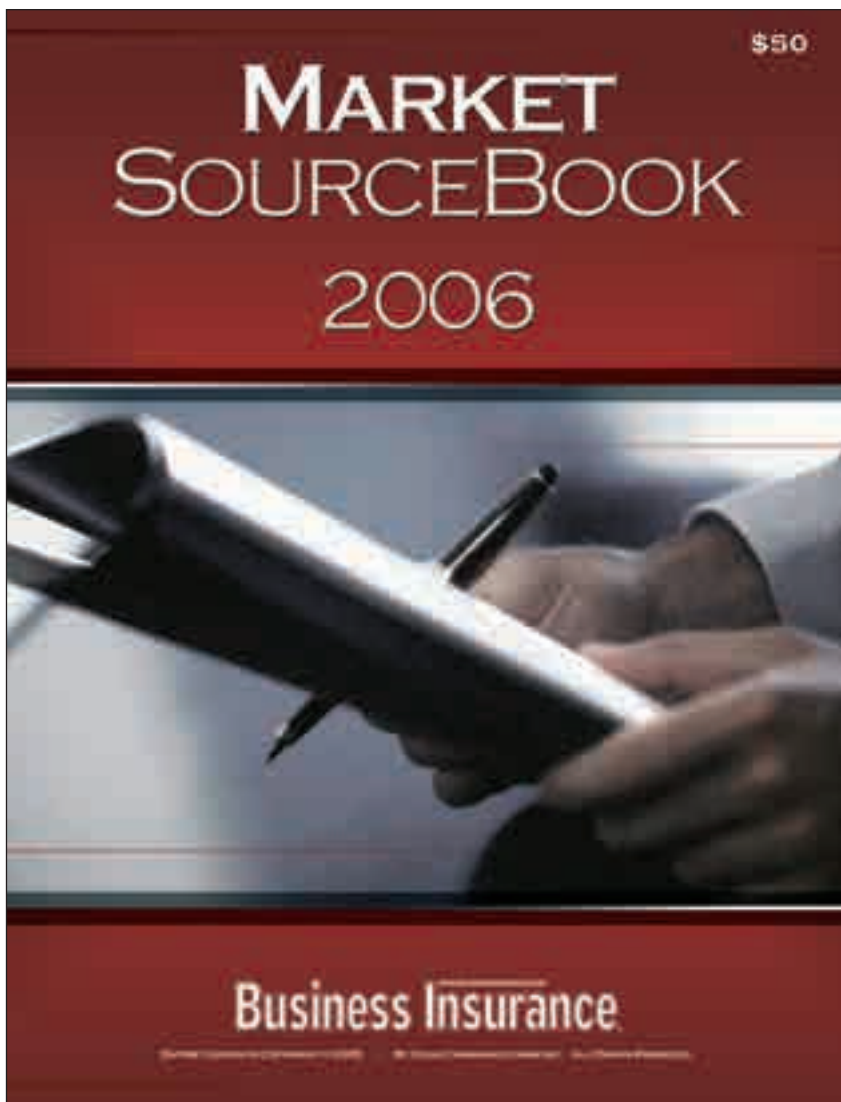


2006 Market Sourcebook

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



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

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

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

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

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

REPORTING ON CORPORATE RISK AND EMPLOYEE BENEFIT MANAGEMENT NEWS

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2005 rankings/issue dates:

401(k) Plan Administrators	July 11
Agents & Brokers	July 18
Benefit Communication Systems	December 12
Benefit Consultants	March 28
Benefit Information Systems	October 31
Captive Managers	March 7
Case Managers	February 28
Consumer-Driven Health Plans	February 7
Crisis Management Consultants	March 21
Dependent Care Resource	June 20
EAPs	June 20
Insurance Wholesalers	September 12
International Benefit Networks	August 15
Leading Reinsurers Worldwide	September 5
Policyholder-Owned Facilities	November 7
Prescription Benefit Managers	February 28
Property Loss Control Consultants	August 8
Public Entity Risk Pools	June 6
Rehabilitation Services	August 1
Reinsurance Brokers	October 24
Rent-a-Captives	November 7
Risk Management Consultants	May 9
Risk Management Information Systems	May 23
Risk Management and Insurance Schools	January 24
Safety Consultants	August 1
Surplus Lines Insurers	September 12
Third-Party Administrators	January 31

2006 rankings/issue dates:

401(k) Plan Administrators	Nov. 27
Agents & Brokers	July 17
Benefit Consultants	December 11
Benefit Information Systems	October 16
Captive Managers	March 6
Case Managers	April 17
Consumer-Driven Health Plans	August 14
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Reinsurance Brokers	November 6
Rent-a-Captives	August 7
Risk Management Consultants	December 4
Risk Management Information Systems	May 22
Safety Consultants	November 13
Surplus Lines Insurers	September 11
Third-Party Administrators	March 20



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ABD Insurance & Financial Services	Agents/brokers	American Health Holding Inc.	Case managers
ABS Consulting	Property loss control consultants	American International Management Co. (Barbados) Ltd.	Captive managers
ADP Retirement Services	401(k) plan administrators	American International Specialty Lines Insurance Co.	Excess/surplus lines insurers
AIG Insurance Management Services	Captive managers	American Re Corp.	Reinsurers
AIG Insurance Management Services	Captive managers	American Technical Services Inc.	Risk management information systems
AIG Insurance Management Services Inc.	Captive managers	American Wholesale Insurance Group Inc.	Insurance wholesalers
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Abram Interstate Insurance Services Inc.	Insurance wholesalers	Aon Consulting Worldwide	Benefit consultants
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 Companion Third Party Administrators L.L.C. Third-party administrators
 Compass Insurance Agents/brokers
 Complete Health Systems L.C. Employee benefit systems
 CompManagement Inc. Third-party administrators
 Comprehensive EAP Employee assistance program providers
 CompPsych Corp. Case managers, Dependent care resources, Employee assistance program providers
 Computer Sciences Corp. Risk management information systems
 Concentra Inc. Case managers
 Concentra Inc. Rehabilitation service providers
 CONCERN: EAP Employee assistance program providers
 Cone Inc. Crisis management consultants
 Connecticut Interlocal Risk Management Agency Public entity risk pools
 Connolly Ford Leppert Inc. Agents/brokers
 Consicare Inc. dba Employee Benefits Services 401(k) plan administrators
 Consolidated Risk Management Risk management consultants
 Constitution State Services Limited Liability Co. Third-party administrators
 Consumer Specialties Insurance Co., Risk Retention Group Alternative risk facilities
 Control Risks Group L.L.C. Crisis management consultants
 Converium Holding Ltd. Reinsurers
 Cook, Hall & Hyde Inc. Agents/brokers

Cooper Gay (Holdings) Ltd. Reinsurance brokers
 CORE Risk Services Risk management consultants
 CoreSource Inc. Third-party administrators
 Corporate Benefit Services of America Inc. Consumer-driven health plans, Third-party administrators
 Corporate Care Management Case managers
 Corporate Counseling Associates Inc. Dependent care resources, Employee assistance program providers
 Corporate Risk Management Inc. Risk management consultants
 Corporate Systems Administration Inc. Third-party administrators
 CorVel Corp. Case managers, Rehabilitation service providers
 Cottingham & Butler Inc. Agents/brokers
 County Commissioners Assn. of Pennsylvania (CCAP) Unemployment Compensation Trust Public entity risk pools
 County Risk Sharing Authority Public entity risk pools
 Crain, Langner & Co. Risk management consultants
 Charles L. Crane Agency Co. Agents/brokers
 Cranham Management Ltd. Captive managers
 Crawford & Co. Case managers, Rehabilitation service providers, Third-party administrators
 Cresta Insurance Insurance wholesalers
 Crisis Intervention Worldwide Crisis management consultants
 Croydon Risk Consultants Risk management consultants
 Frank Crystal & Co. Inc. Agents/brokers
 CS STARS Risk management information systems
 Cypress Creek Intermediaries Inc. Reinsurance brokers

D

DFS&A Insurance Agency Inc. Agents/brokers
 DailyAccess Corp. 401(k) plan administrators
 The Daniel and Henry Co. Agents/brokers
 Dann Insurance Agents/brokers
 DATAIR Employee Benefit Systems Inc. Employee benefit systems
 J. Rolfe Davis Insurance Agents/brokers
 Dawson Insurance Inc. Agents/brokers
 Decisive Management Group Inc. Risk management consultants
 Definity Health-a UnitedHealth Group Co. Consumer-driven health plans
 Delaware World's captive domiciles
 Deloitte & Touche L.L.P. Benefit consultants
 Deloitte Consulting L.L.P. Risk management consultants
 Delphi Technology Inc. Risk management information systems
 Dempsey, Myers & Co. L.L.P. Risk management consultants
 Destiny Health Consumer-driven health plans
 DeWitt Stern Group Inc. Agents/brokers
 Direct Medical Management Inc. Case managers
 Disaster Management Inc. Crisis management consultants
 District of Columbia World's captive domiciles
 Kevin F. Donoghue & Associates Risk management consultants
 Dothage Risk Management Consultants Risk management consultants
 Dublin World's captive domiciles

E

EBS Benefit Solutions Inc. Benefit consultants
 ECM Insurance Services Inc. Insurance wholesalers
 ESN Consulting L.L.C. Crisis management consultants
 EWI Re Inc. Reinsurance brokers
 Eastern America Insurance Agency Inc. Insurance wholesalers
 Eastern Insurance Group L.L.C. Agents/brokers
 Eastern Kentucky University Risk management and insurance schools
 Effective Risk Management Risk management consultants
 Effisoft USA Risk management information systems
 Elam Consulting Inc. Risk management consultants
 Elite Distributors Insurance Co. Alternative risk facilities
 Employease Inc. Employee benefit systems
 Employee Benefit Management Corp. Third-party administrators
 Employee Benefit Management Services Inc. Case managers
 Employee Resource Systems Inc. Employee assistance program providers
 Employee Support Systems Co. Employee assistance program providers
 Employers Reinsurance Corp. Reinsurers
 Employment Risk Management Authority (ERMA) Public entity risk pools

ENCOMPASS Health Management Systems Case managers
 Encompass L.L.C. Employee assistance program providers
 Endurance Specialty Holdings Ltd. Reinsurers
 Engle Martin Claims Administrative Services Third-party administrators
 Entertainment Brokers International Insurance wholesalers
 Environmental Risk Ltd. Property loss control consultants
 Enwisen Inc. Employee benefit systems
 The Epler Co. 401(k) plan administrators
 The EPOCH Group L.C. Third-party administrators
 Ernst & Young L.L.P. Risk management consultants
 Ernst & Young L.L.P. - Human Capital Benefit consultants
 Essential Services & Programs L.L.C. Third-party administrators
 Essex Insurance Co. Excess/surplus lines insurers
 ESIS Inc. Risk management information systems, Safety consultants,
 Third-party administrators
 Eurco Ltd. Captive managers
 Evanston Insurance Co. Excess/surplus lines insurers
 Everest Property Insurance Co. Alternative risk facilities
 Everest Re Group Ltd. Reinsurers
 Evolution Insurance Brokers Insurance wholesalers
 Evolution Insurance Co. Ltd. Alternative risk facilities
 Excess-of-Loss Self-Insurance Pool (ELSIP) Public entity risk pools
 Executive Perils Inc. Insurance wholesalers
 Exporters Insurance Co. Ltd. Alternative risk facilities

F

FARA Risk Control Risk management consultants
 F.A. Richard & Associates Inc, dba FARA Property loss control
 consultants, Rehabilitation service providers,
 Safety consultants, Third-party administrators
 FLF Inc. dba Diversified Risk Insurance Brokers Agents/brokers
 FACTS Services Inc. Employee benefit systems
 Fair Winds Captive Management (Cayman) Ltd. Captive managers
 FamilyCare Inc. Dependent care resources
 FARA Health Management Case managers
 Farm Credit Council Services Inc. Captive managers
 50th State Risk Management Services Inc./
 AIG Insurance Management Services Inc. Captive managers
 Financial Reinsurance Inc. Reinsurance brokers
 Findley Davies Inc. 401(k) plan administrators, Benefit consultants
 Fire Districts Assn. of California/Fire Assn.
 Self Insurance System (FDAC-FASIS) Public entity risk pools
 FIREPRO Inc. Property loss control consultants
 First Administrators Inc. Third-party administrators
 First Charter Insurance Services Inc. Agents/brokers
 First Health Consumer-driven health plans
 First Risk Management Inc. Risk management consultants
 First Southwest Insurance Agency Inc. Agents/brokers
 First Specialty Insurance Corp. Excess/surplus lines insurers
 Fiserv Health Inc. Third-party administrators
 Fleet Insurance Services Agents/brokers
 Flex Compensation Inc. Employee benefit systems
 Flexible Benefit Service Corp. Consumer-driven health plans
 Florida State University Risk management and insurance schools
 The 401(k) Co. 401(k) plan administrators
 The Frank Gates Cos. Inc. Third-party administrators
 Franklin Casualty Insurance Co. Inc.
 (A Risk Retention Group) Alternative risk facilities
 C.L. Frates Reinsurance Intermediary Inc. Reinsurance brokers
 Frenkel & Co. Inc. Agents/brokers
 Frenkel Benefits L.L.C. Benefit consultants
 Leonard R. Friedman Risk Management Inc. Risk management consultants
 Fringe Benefits Management Co. Agents/brokers, Third-party administrators
 Futuro Insurance Co. Ltd. Rent-a-captives

G

GAB Robins North America Inc. Third-party administrators
 GMC Services International benefit networks

Arthur J. Gallagher & Co. Agents/brokers
 Gallagher Bassett Services Inc. Property loss control consultants,
 Risk management information systems, Safety consultants,
 Third-party administrators
 Gallagher Benefit Services Inc. Benefit consultants
 Arthur J. Gallagher Captive Services (Hawaii) Captive managers
 Arthur J. Gallagher Management (Bermuda) Ltd. Captive managers
 Gallagher Re Reinsurance brokers
 William Gallagher Associates Insurance Brokers Inc. Agents/brokers
 Garland Actuarial L.L.C. Risk management consultants
 Garner Consulting Benefit consultants
 Garner Insurance Services Agents/brokers
 GatesMcDonald Rehabilitation service providers,
 Third-party administrators
 GE Global Asset Protection Property loss control consultants
 General Star Indemnity Co. Excess/surplus lines insurers
 General Star Management Co. Insurance wholesalers
 General Star National Insurance Co. Excess/surplus lines insurers
 Generali Employee Benefits International benefit networks
 Geneva Insurance SPC Ltd. Rent-a-captives
 GENEX Services Inc. Case managers, Rehabilitation service providers
 GenSource Risk management information systems
 Georgia World's captive domiciles
 Georgia State University Risk management and insurance schools
 Gerling Pooling Instrument International benefit networks
 Gettysburg National Indemnity (SAC) Ltd. Rent-a-captives
 Gibraltar World's captive domiciles
 Gill & Roeser Inc. Reinsurance brokers
 Gilsbar Inc. Third-party administrators
 Glencoe Insurance Ltd. Excess/surplus lines insurers
 Global Captive Management Ltd. Captive managers
 Global Risk Consultants Corp. Property loss control consultants
 Gloucester, Cumberland, Salem School
 Districts Joint Insurance Fund Public entity risk pools
 Gloucester, Salem, Cumberland Counties
 Municipal Joint Insurance Fund Public entity risk pools
 The Graham Co. Agents/brokers
 Gras Savoye & Cie. Agents/brokers
 Gras Savoye Re Reinsurance brokers
 Great-West Retirement Services 401(k) plan administrators
 Great-West Healthcare Consumer-driven health plans
 Gresham & Associates Inc. Insurance wholesalers
 Group Benefit Services Inc. Third-party administrators
 Guam World's captive domiciles
 Guaranty Insurance Services Inc. Agents/brokers
 Guardrisk Group of Cos. Rent-a-captives
 Guernsey World's captive domiciles

H

HCH Administration Inc. Third-party administrators
 HPL&S Inc. 401(k) plan administrators
 HSBC Financial Services (Cayman) Ltd. Captive managers
 HSBC Insurance Brokers Holdings Ltd. Agents/brokers
 HSBC Insurance Management (Guernsey) Ltd. Captive managers
 HSBC Insurance Solutions (Bermuda) Ltd. Captive managers
 Haas & Wilkerson Insurance Agents/brokers
 John Hancock International Group Program International benefit networks
 Walter Haner & Associates Inc. Risk management consultants
 Hannover Re Group Reinsurers
 Robert Harder Insurance Consulting Inc. Risk management consultants
 Harris Rothenberg International Employee assistance program providers
 Harvard Aimes Group Risk management consultants
 Hawaii World's captive domiciles
 Hay Group Inc. Employee benefit systems
 Haylor, Freyer & Coon Inc. Agents/brokers
 The Hays Group Inc. dba Hays Cos. Agents/brokers
 HCC Insurance Holdings Inc. Excess/surplus lines insurers
 Health Design Plus Third-party administrators
 Health Insurance Specialists Inc. Benefit consultants
 Health Plans Inc. Third-party administrators
 Health Resources Employee assistance program providers
 HealthTrans Prescription benefit managers
 Healthcare Professional Services Inc. Insurance wholesalers
 HealthPlan Holdings Inc. Third-party administrators

HealthSure Consultants L.L.C.	Risk management consultants
Heath Lambert Group	Reinsurance brokers
Heath Lambert Holdings Ltd.	Agents/brokers
Heath Lambert Insurance Management (Guernsey) Ltd.	Captive managers
Heffernan Group	Agents/brokers
Helmsman Management Services L.L.C.	Third-party administrators
Hewitt Associates L.L.C.	401(k) plan administrators
Hewitt Associates Inc.	Benefit consultants
Hewitt, Coleman & Associates Inc.	Third-party administrators
Hibernia Insurance Agency L.L.C.	Agents/brokers
Higginbotham & Associates Inc.	Agents/brokers
Hilb, Rogal & Hobbs Co.	Agents/brokers
Hines & Associates Inc.	Case managers
Hirsch Wolf & Co. L.L.C.	Agents/brokers
Hitachi Insurance Service Ltd.	Agents/brokers
Holborn Corp.	Reinsurance brokers
Holmes Murphy & Associates Inc.	Agents/brokers
Hong Kong	World's captive domiciles
Horizon Health EAP Services	Employee assistance program providers
Horton Insurance Agency Inc.	Agents/brokers
Housing Authorities Risk Retention Pool (HARRP)	Public entity risk pools
Housing Authority Insurance Group	Public entity risk pools
Howard University	Risk management and insurance schools
HR Consulting Group Inc.	Employee benefit systems
Hub International Ltd.	Agents/brokers, Benefit consultants, Insurance wholesalers
Hughes Associates Inc.	Property loss control consultants
Humana Inc.	Consumer-driven health plans
Hurst Holme Insurance Co. Ltd.	Rent-a-captives
Hylant Consulting	Risk management consultants, Safety consultants
Hylant Group	Agents/brokers

IAS (Barbados) Ltd.	Captive managers
IFG Cos.	Excess/surplus lines insurers
The IMA Financial Group Inc.	Agents/brokers
ING Employee Benefits Global Network	International benefit networks
IPCR Ltd.	Reinsurers
IRMG	Risk management consultants
ICA Risk Management Consultants	Risk management consultants
Illinois	World's captive domiciles
Illinois State University	Risk management and insurance schools
Illinois Wesleyan University	Risk management and insurance schools
In Tech Risk Management Inc.	Risk management consultants
INDECS Corp.	Third-party administrators
Independent Cities Risk Management Authority (ICRMA)	Public entity risk pools
Independent Management Ltd.	Captive managers
Indiana State University	Risk management and insurance schools
INFORM Applications Inc.	Risk management information systems
Injury Management Resources Inc.	Rehabilitation service providers
Innovative Process Administration L.L.C.	Employee benefit systems
Inservco Insurance Services Inc.	Safety consultants
Insight Insurance Services Inc.	Insurance wholesalers
Insurance Audit & Inspection Co.	Risk management consultants
Insurance Buyers' Council Inc. & First Risk Management/IBC Inc.	Risk management consultants
Insurance Claims Auditing & Professional Services Inc.	Third-party administrators
Insurance Design Administrators	Third-party administrators
Insurance Marketing Agencies Inc.	Agents/brokers
Insurance Office of America Inc.	Agents/brokers
Insurity Inc.	Risk management information systems
Insurope	International benefit networks
Integrated Behavioral Health	Employee assistance program providers, Third-party administrators
Interface EAP	Employee assistance program providers
Intergovernmental Risk Management Agency	Public entity risk pools
Interisk Corp.	Risk management consultants
International Advisory Services Ltd.	Captive managers
International Insurance Management Ltd.	Captive managers
International Placement Services Inc.	Insurance wholesalers
InterWest Insurance Services Inc.	Agents/brokers
Intracorp	Case managers, Rehabilitation service providers

Invesmart Inc.	401(k) plan administrators
Invesmart Inc.	Benefit consultants
Iowa Municipalities Workers' Compensation Assn.	Public entity risk pools
Isle of Man	World's captive domiciles

J

JI Specialty Services Inc.	Third-party administrators
JLT Risk Solutions (Cayman) Ltd.	Captive managers
JLT Risk Solutions (Guernsey) Ltd.	Captive managers
JLT Risk Solutions Management (Asia Pacific) Pte. Ltd.	Captive managers
JLT Risk Solutions Management (Bermuda) Ltd.	Captive managers
James River Insurance Co.	Excess/surplus lines insurers
Jardine Lloyd Thompson Group P.L.C.	Agents/brokers, Reinsurance brokers
Jenkins Athens Insurance Services	Agents/brokers
Jersey	World's captive domiciles
JM Risk Management Co. of the Southwest Inc.	Risk management consultants
Johns Eastern Co. Inc.	Third-party administrators
Joint School Districts Workers' Compensation Self-Insurance Pool (JSD)	Public entity risk pools

K

K&K Insurance Group Inc.	Insurance wholesalers
Kansas	World's captive domiciles
Kansas County Assn. Multiline Pool	Public entity risk pools
Kansas Eastern Regional Insurance Trust	Public entity risk pools
Kansas Municipal Insurance Trust	Public entity risk pools
Keenan & Associates	Agents/brokers, Risk management consultants, Third-party administrators
Kensington Management Group Ltd.	Captive managers
Klais & Co. Inc.	Third-party administrators
R.C. Knox and Co. Inc.	Agents/brokers
The Kooper Group Inc.	Benefit consultants
Kroll Inc.	Crisis management consultants, Risk management consultants
Kushner & Co.	Benefit consultants

L

La Salle University	Risk management and insurance schools
Labuan	World's captive domiciles
Lamb, Little & Co.	Agents/brokers
J. Smith Lanier & Co.	Agents/brokers
Lansdowne Insurance Co. Ltd.	Rent-a-captives
Lantana Insurance Ltd.	Excess/surplus lines insurers
LaSalle Engineering L.L.C.	Property loss control consultants
Lawley Service Inc.	Agents/brokers
League of Wisconsin Municipalities Mutual Insurance	Public entity risk pools
The Leavitt Group	Agents/brokers
Lexington Insurance Co.	Excess/surplus lines insurers
Liberty Mutual Insurance Co.	Risk management information systems
Liberty Mutual Management (Bermuda) Ltd.	Captive managers
Liberty Sponsored Insurance (Vermont) Inc.	Rent-a-captives
Liberty Surplus Insurance Corp.	Excess/surplus lines insurers
LIBRIS Indemnity Co.	Alternative risk facilities
Lighthouse Underwriters L.L.C.	Insurance wholesalers
Lloyd's of London	Excess/surplus lines insurers, Reinsurers
Local Agency Workers' Compensation Excess Joint Powers Authority (LAWCX)	Public entity risk pools
Local Government Center (LGC) HealthTrust	Public entity risk pools
Local Government Center (LGC) Property-Liability Trust	Public entity risk pools
Lockton Benefit Group	Benefit consultants
Lockton Cos. Inc.	Agents/brokers
London Reinsurance Group Inc.	Reinsurers
The Loomis Co.	Agents/brokers, Third-party administrators
LOR Consulting Corp.	Risk management consultants
Loss Control Associates Inc.	Property loss control consultants, Safety consultants
Lovitt & Touche Inc.	Agents/brokers
LoVullo Associates Inc.	Insurance wholesalers

Lumenos Inc.
Luxembourg
Lyon's Gate Reinsurance Co. Ltd.

Consumer-driven health plans
World's captive domiciles
Rent-a-captives

M

MAC Casualty Ltd.
MLW Services Inc.
MPC Insurance Ltd.
Magellan Health Services Inc.

Alternative risk facilities
Agents/brokers
Alternative risk facilities
Case managers,
Employee assistance program providers

The Mahoney Group
Maine
Malta

Agents/brokers
World's captive domiciles
World's captive domiciles

Managed Benefit Plans Inc.
Managed Care Concepts Inc.
Managed Care 2000+

Third-party administrators
Case managers
Case managers

Managed Health Network dba MHN
Marchmont Insurance Co. Ltd.

Employee assistance program providers
Rent-a-captives

Gary Markel Surplus Lines Brokerage Inc.

Insurance wholesalers

Marsh & McLennan Cos. Inc.

Agents/brokers

Marsh-Captive Management Services (Australia)

Captive managers

Marsh-Captive Management Services (Barbados)

Captive managers

Marsh-Captive Management Services (Bermuda)

Captive managers

Marsh-Captive Management Services (Cayman)

Captive managers

Marsh-Captive Management Services (Colorado)

Captive managers

Marsh-Captive Management Services (Dublin)

Captive managers

Marsh-Captive Management Services (Guernsey)

Captive managers

Marsh-Captive Management Services (Hawaii)

Captive managers

Marsh-Captive Management Services (Isle of Man)

Captive managers

Marsh-Captive Management Services (Luxembourg)

Captive managers

Marsh-Captive Management Services (New York)

Captive managers

Marsh-Captive Management Services (New Zealand)

Captive managers

Marsh-Captive Management Services (Singapore)

Captive managers

Marsh-Captive Management Services (South Africa)

Captive managers

Marsh-Captive Management Services (South Carolina)

Captive managers

Marsh-Captive Management Services (Vermont)

Captive managers

Marsh-Risk Consulting Practice

Property loss control consultants,
Safety consultants

Marshall & Sterling Enterprises Inc.

Agents/brokers

Matrix Risk Consultants Inc.

Property loss control consultants

Mauritius

World's captive domiciles

MAXIS

International benefit networks

Maxum Indemnity Co.

Excess/surplus lines insurers

Donald Mayo-Fire Protection Consultant Inc.

Property loss control consultants

Peter J. McBreen & Associates Inc.

Third-party administrators

McFall General Agency Inc.

Insurance wholesalers

McGee Risk Management Services

Third-party administrators

McGraw Wentworth

Agents/brokers, Benefit consultants

McNeary

Benefit consultants

McNeary Inc.

Risk management consultants

McQueary Henry Bowles Troy L.L.P.

Agents/brokers

Meadowbrook Claims Services

Third-party administrators

Meadowbrook Inc.

Risk management consultants, Safety consultants

Meadowbrook Insurance Group Inc.

Agents/brokers,
Property loss control consultants

Meadowbrook Risk Management Ltd.

Captive managers

Medco Health Solutions Inc.

Prescription benefit managers

Medica

Consumer-driven health plans

MedInsights Inc.

Case managers, Rehabilitation service providers

MedTrak Services

Prescription benefit managers

Mellon's Human Resources & Investor Solutions

Benefit consultants

Mercer Human Resource Consulting

Benefit consultants

Meritus Reinsurance Ltd.

Alternative risk facilities

Mesirow Financial

Agents/brokers

Miami Valley Risk Management Assn. Inc.

Public entity risk pools

Michigan Assn. of School Boards (MASB)

Schools Employers Trust

Public entity risk pools

Michigan Assn. of School Boards (MASB)

SEG Property/Casualty

Public entity risk pools

Michigan Assn. of School Boards (MASB)

SEG Workers' Compensation Fund

Public entity risk pools

Michigan Municipal Risk Management Authority

Public entity risk pools

Mid American Group Inc.

Agents/brokers

Middle Cities Risk Management Trust

Public entity risk pools

Middle Cities Workers Compensation Fund

Public entity risk pools

Middle Tennessee State University

Risk management and insurance schools

Midlands Management Corp.

Insurance wholesalers

Milliman Inc.

401(k) plan administrators

MIMS International (Barbados) Ltd.

Captive managers

Mississippi State University

Risk management and insurance schools

Missouri Housing Authorities Property & Casualty Inc.

Public entity risk pools

Monkton Re SPC Ltd.

Captive managers, Rent-a-captives

Monmouth County Municipal Joint Insurance Fund

Public entity risk pools

Montana

World's captive domiciles

Montana Municipal Insurance Authority

Public entity risk pools

Monterey County Schools Insurance Group JPA

Public entity risk pools

Fred A. Moreton & Co.

Agents/brokers

Morneau Sobeco

Benefit consultants

Morris & Mackenzie Inc.

Agents/brokers

Morris County Municipal Joint Insurance Fund

Public entity risk pools

Mt. Hawley Insurance Co.

Excess/surplus lines insurers

Mountain States Administration Co.

Third-party administrators

Mountain States Administrative Services Inc.

Third-party administrators

MountainView Software

Risk management information systems

Munich Re Group

Reinsurers

Municipal Excess Liability Joint Insurance Fund

Public entity risk pools

Municipal Excess Liability Residual Claims Fund

Public entity risk pools

Municipal Reinsurance Health Insurance Fund

Public entity risk pools

Murphy & Beane

Third-party administrators

Mutual of Omaha Insurance Co.

Consumer-driven health plans

N

The NIA Group L.L.C.

Agents/brokers, Benefit consultant,

Consumer-driven health plans

NIC Insurance Co.

Excess/surplus lines insurers

NIF Group Inc.

Insurance wholesalers

Napco L.L.C.

Insurance wholesalers

Nason Associates Inc.

Insurance wholesalers

National Benefit Consultants Inc.

401(k) plan administrators

National City Insurance Group

Agents/brokers

National Contractors Insurance Ltd.

Alternative risk facilities

National Fire & Marine Insurance Co.

Excess/surplus lines insurers

National Pharmaceutical Services

Prescription benefit managers

National Property & Casualty Services

Risk management consultants

National Risk Services Inc./CompAudit Services

Risk management consultants

National Safety Council

Safety consultants

Nautilus Insurance Co.

Excess/surplus lines insurers

NAVIGATION Advisors L.L.C.

Risk management consultants

Neace Lukens

Agents/brokers

Nebraska Assn. of School Boards (NASB)

All Lines Interlocal Cooperative Aggregate Pool

Public entity risk pools

Nebraska Intergovernmental Risk Management Assn.

Public entity risk pools

Nebraska Intergovernmental Risk Management Assn. II

Public entity risk pools

Nelson & Bernstein L.L.C.

Risk management consultants

Netherlands Antilles

World's captive domiciles

Network Safety Consultants Inc.

Property loss control consultants,

Safety consultants

Nevada

World's captive domiciles

Nevada Public Agency Insurance Pool

Public entity risk pools

New Directions Behavioral Health L.L.C. Employee assistance program providers

New Jersey Environmental Risk Management Fund

Public entity risk pools

New Jersey Public Housing Authority

Joint Insurance Fund

Public entity risk pools

New Jersey Utility Authorities Joint Insurance Fund

Public entity risk pools

New York

World's captive domiciles

New York Municipal Insurance Reciprocal (NYMIR)

Public entity risk pools

Noetic Specialty Insurance Co.

Excess/surplus lines insurers

Nonprofits' Insurance Alliance of California

Alternative risk facilities

North American Benefits Network Inc.

Third-party administrators

North American Health Plans Inc.

Third-party administrators

North American Insurance Agency Inc.

dba North American Group

Agents/brokers

North American Risk Management Inc.

Risk management consultants,

Safety consultants

North Carolina Housing Authorities Risk Retention Pool

Public entity risk pools

North Carolina Interlocal Risk Management Agency

Public entity risk pools

North Dakota Insurance Reserve Fund

Public entity risk pools

North Jersey Municipal Employee Benefits Fund

Public entity risk pools

North Rock Insurance Co. Ltd. Rent-a-captives
 North Valley Schools Insurance Group (NVSIG) Public entity risk pools
 Northern California Regional Liability Excess Fund Public entity risk pools
 Northern Colorado Workers Compensation Insurance Pool Public entity risk pools
 NuView Systems Inc. Employee benefit systems

O

OCI Risk management information systems
 ORG Captive Management Inc. Captive managers
 Ocean County Municipal Joint Insurance Fund Public entity risk pools
 Odyssey Re Holdings Corp. Reinsurers
 Ohio Government Risk Management Plan Public entity risk pools
 Ohio School Plan Public entity risk pools
 Ohio State University Risk management and insurance schools
 Ohio Transit Risk Pool Public entity risk pools
 Oil Casualty Insurance Ltd. Alternative risk facilities
 Oil Insurance Ltd. Alternative risk facilities
 Oklahoma World's captive domiciles
 Oklahoma Municipal Assurance Group Public entity risk pools
 Olivet College Risk management and insurance schools
 Omega Risk Management L.L.C. Risk management consultants
 OnlineBenefits Employee benefit systems
 OOIDA Risk Retention Group Inc. Alternative risk facilities
 Options Unlimited Case managers
 The James B. Oswald Co. Agents/brokers

P

P&C Insurance Systems Inc. Risk management information systems
 PELICAN Insurance Co., A Reciprocal Risk Retention Group Public entity risk pools
 PMA Management Corp. Safety consultants, Third-party administrators
 P+W Software Employee benefit systems
 Pacific Insurance Co. Ltd. Excess/surplus lines insurers
 PacifiCare Health Systems Inc. Consumer-driven health plans
 Palmer & Cay Inc. Agents/brokers, Benefit consultants
 Panama World's captive domiciles
 Parker Assurance Ltd. Rent-a-captives
 James G. Parker Insurance Group Agents/brokers
 Parker, Smith & Feek Inc. Agents/brokers
 PartnerRe Ltd. Reinsurers
 Partners Specialty Group L.L.C. Insurance wholesalers
 Paychex Inc. 401(k) plan administrators
 Payne Financial Group Inc. Agents/brokers
 Penn-America Group Inc. Excess/surplus lines insurers
 Pennsylvania Counties Risk Pool (PCoRP) Public entity risk pools
 Pennsylvania Counties Workers' Compensation Trust (PComp) Public entity risk pools
 Pension Plan Administration L.L.C. 401(k) plan administrators
 PerDatum Inc. Risk management information systems
 Perspectives Ltd. Dependent care resources,
 Employee assistance program providers
 Pharmacy Outcomes Specialists Benefit consultants
 Pinnacle Risk Management Services Third-party administrators
 Platinum Underwriters Holdings Ltd. Reinsurers
 Plexis Healthcare Systems Employee benefit systems
 Preferred Benefits Inc. Agents/brokers
 Preferred Reinsurance Intermediaries Inc. Reinsurance brokers
 Prescription Solutions Prescription benefit managers
 Presidio Insurance Ltd. Alternative risk facilities
 PricewaterhouseCoopers Human Resource Services Benefit consultants
 PricewaterhouseCoopers L.L.P. Risk management consultants
 Prime Insurance Syndicate Inc. Excess/surplus lines insurers,
 Insurance wholesalers
 The Principal Financial Group/National Accounts Third-party administrators
 Pritchard & Jerden Inc. Agents/brokers
 Pro Group Captive Management Services Inc. Captive managers
 ProClaim America Inc. Risk management consultants, Third-party administrators
 Professional Benefit Administrators Inc. Third-party administrators
 Professional Liability Risk Management Ltd. Risk management consultants

Professional Municipal Management Joint Insurance Fund Public entity risk pools
 Professional Risk Management Inc. Risk management consultants
 Professional Safety Consultant Service Inc. Property loss control consultants
 Professionals National Insurance Co. Ltd. Rent-a-captives
 Property Risk Services L.L.C. Insurance wholesalers
 Protected Insurance Program for Schools Public entity risk pools
 Public Agency Compensation Trust Public entity risk pools
 Public Agency Risk Sharing Authority of California (PARSAC) Public entity risk pools
 Public Employer Risk Management Assn. Inc. (PERMA) Public entity risk pools
 Public Entity Risk Management Authority (PERMA) Public entity risk pools
 Public Utility Mutual Insurance Co. Alternative risk facilities
 Puerto Rico World's captive domiciles

Q

QBE Insurance Group Ltd. Reinsurers
 Qualis Health Case managers, Rehabilitation service providers
 Quest Insurance Solutions Ltd. Rent-a-captives
 Quest Management Services Ltd. Captive managers
 Quest (SAC) Ltd. Rent-a-captives

R

RCS Services Risk management consultants
 RHS Solutions Safety consultants
 RJF Agencies Inc. Agents/brokers
 RMI Consulting Inc. Risk management consultants
 RMR Risk Management Resources Inc. Risk management consultants
 RMSCO Inc. Third-party administrators
 RWL Group Risk management consultants
 Radian Mortgage Reinsurance Co. Alternative risk facilities
 Raffles Insurance Ltd. Alternative risk facilities
 Ron Rakich & Associates Inc. Risk management consultants
 Regional Reporting Inc. Property loss control consultants, Safety consultants
 Regions Insurance Group Inc. Agents/brokers
 Rehder Y Asociados S.A. Agents/brokers
 Reinsurance Group of America Inc. Reinsurers
 Rembrandt SPC Ltd. Rent-a-captives
 RenaissanceRe Holdings Ltd. Reinsurers
 RESTAT L.L.C. Prescription benefit managers
 Rhode Island World's captive domiciles
 Richard Oliver International Pte. Ltd. Captive managers
 Riggs, Counselman, Michaels & Downes Inc. Agents/brokers
 Rising Medical Solutions Inc. Rehabilitation service providers
 Risk Consultants Inc. Risk management consultants, Safety consultants
 Risk Consulting Group Risk management consultants
 The Risk Consulting Group Risk management consultants
 Risk Control Strategies Inc. Risk management consultants
 Risk Enterprise Management Ltd. Third-party administrators
 Risk International Services Inc. Risk management consultants
 Risk Logic Inc. Property loss control consultants
 Risk Management Affiliates Ltd. Risk management consultants
 Risk Management Consulting Associates Inc. Risk management consultants
 Risk Management Services Corp. Third-party administrators
 Risk Management Services Inc. Risk management consultants
 Risk Navigation Group L.L.C. Risk management consultants
 Risk Placement Services Inc. Insurance wholesalers
 Risk Resources Inc./Corporate Policyholders Counsel Risk management consultants
 Risk Services-Arizona Inc. Captive managers
 Risk Services (Bermuda) Ltd. Captive managers
 Risk Sciences Group Inc. Risk management information systems
 Risk Services (Hawaii) Ltd. Captive managers
 Risk Services L.L.C. Captive managers
 Risk Services-Nevada Inc. Captive managers
 Risk Services-Vermont Inc. Captive managers
 Risk Technologies Inc. Risk management information systems
 RiskCap Risk management consultants
 RiskCap (a Beecher Carlson Co.) Captive managers
 RiskCap Cayman Ltd. (a Beecher Carlson Co.) Captive managers

Agents and Brokers

A

ABD Insurance & Financial Services

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

	2004	2003
Premium volume	\$1,925,000,000	\$1,708,000,000
Gross revenues	\$134,618,000	\$120,662,000
Brokerage revenues	\$133,399,000	\$119,864,000
U.S. clients	100%	100%
Brokerage: retail	97%	97.1%
U.S. offices	\$130,587,000	\$117,163,000
Personal	2.1%	2.2%
Investment income	0.9%	0.7%
Employees	652	630
Retail offices	13	11

Founded: 1946.

Parent: Greater Bay Bancorp.

Retail brokerage: 92.4% insurance companies, 7.6% clients; 92.4% commissions, 7.6% fees.

Employee benefits: 35.7% of revenues in 2004.

Acquisitions: Lucini/Parish Insurance Inc., Reno, Nev., May 2005.

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

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

AirSure Ltd.

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

	2004	2003
Premium volume	\$97,559,632	\$101,129,311
Gross revenues	\$12,585,333	\$12,901,195
Brokerage revenues	\$12,459,480	\$12,772,183
U.S. clients	98%	98%
Non-U.S. clients	2%	2%
Brokerage: retail	94%	94%
U.S. offices	\$11,830,213	\$12,127,123
Wholesale	3%	3%
Personal	2%	2%
Investment income	1%	1%
Employees	27	31
Retail offices	1	1

Founded: 1984.

Parent: AirSure Ltd. Holdings Inc.

Business type: Broker.

Officers: Bill Behan, president; Janet Bressler, Todd Guelich, vps.

Contact: Bill Behan.

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

	2004	2003*
Gross revenues	\$757,170,000	\$634,726,300
Brokerage revenues	\$635,861,700	\$537,216,000
U.S. clients	0%	2%
Non-U.S. clients	100%	98%
Brokerage: retail	54%	53%

Non-U.S. offices	\$404,844,300	\$338,558,000
Wholesale	9%	11%
Reinsurance	2%	2%
Personal	9%	10%
Services	10%	9%
Investment income	2%	2%
Other	14%	13%
Employees	5,255	5,075
Retail offices	55	54

Converted at applicable exchange rate.

Fiscal year ending 3/31.

Founded: 1935.

Business type: Broker.

Retail brokerage: 53%, insurance companies, 47% clients; 70% commissions**, 30% fees**.

Employee benefits: 56% of revenues in 2004.

Nonretail subsidiaries: Alexander Forbes Risk & Reinsurance Solutions, Hong Kong; Global Broking Services, London; Investment Solutions, London; Alexander Forbes Reinsurance (Mauritius), St. Louis, Mauritius; Guardrisk International, St. Louis, Mauritius; Alexander Forbes Mexico Intermediario de Reaseguro S.A. de CV, Mexico City; Alexander Forbes Reinsurance (Namibia), Windhoek, Namibia; Guardrisk Insurance Co. (Namibia), Windhoek, Namibia; Alexander Forbes Insurance Co., Sandton, South Africa; Alexander Forbes Life, Sandton, South Africa; Reinsurance Solutions (Brokers) (Pty.) Ltd., Sandton, South Africa; Guardrisk Insurance Co. Ltd., Sandton, South Africa; Guardrisk Life Ltd., Sandton, South Africa; Investment Solutions Ltd., Sandton, South Africa; Alexander Forbes Venezuela C.A. Corredores de Reaseguros, Caracas, Venezuela.

Acquisitions: Libera A.G., Basel and Zurich, Switzerland, July 2004; Liberty Insurance Brokers Ltd., Kampala, Uganda, August 2004; Shepherd Ltd., Jersey, Channel Islands, September 2004; Salsbury Insurance Group, London, September 2004.

Officers: Rael Gordon, group CEO; Mike Ilsley, group finance director.

Contact: Rael Gordon, 44-207-933-2150, gordonr@aforbes.co.uk; Mike Ilsley, 27-11-269-0153, ilsleym@aforbes.co.za.

*Restated. **Estimated.

Alliance Insurance Group

7600 N. 16th St.,
Phoenix, Ariz. 85020;
602-996-7600; fax: 602-494-1175
www.allianceinsurance.biz

	2004	2003
Premium volume	\$36,510,025	\$27,000,000
Gross revenues	\$4,284,745	\$3,850,000
Brokerage revenues	\$4,101,998	\$3,750,000
U.S. clients	100%	100%
Brokerage: retail	78%	85%
U.S. offices	\$3,319,099	\$3,272,500
Wholesale	11%	3%
Personal	7%	10%
Investment income	4%	2%
Employees	32	26
Retail offices	1	1

Founded: 1976.

Business type: Broker.

Officers: Guy LaBelle, chairman/CEO; Frank

Beranek, president/COO; Patrick Shinn, senior vp/CFO; Lou Sero, Justin Zale, senior vps.

Contact: Frank Beranek; 602-494-6782; fberanek@allianceinsurance.biz.

Alliant Resources Group Inc.

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

	2004	2003
Premium volume	\$1,700,706,000	\$1,357,723,000
Gross revenues	\$195,238,000	\$158,461,000
Brokerage revenues	\$183,907,000	\$147,582,000
U.S. clients	98.7%	98.7%
Non-U.S. clients	1.3%	1.3%
Brokerage: retail	73%	75%
U.S. offices	\$139,584,000	\$116,894,000
Non-U.S. offices	\$2,457,000	\$1,951,000
Wholesale	11.7%	11.2%
Reinsurance	1.2%	1.1%
Personal	1.6%	1.3%
Services	6.9%	4.5%
Investment income	0.4%	0.4%
Other	5.2%	6.5%
Employees	695	614
Retail offices	21	21

Founded: 1999.

Parent: ARG Holdings Inc.

Business type: Broker.

Retail brokerage: 86.2%, insurance companies, 13.8% clients; 89.5% commissions, 10.5% fees.

Employee benefits: 16.4% of revenues in 2004.

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

Acquisitions: Benefit Partners, Bethesda, Md., October 2004.

Officers: John Addeo, CEO-Alliant Resources Group Inc.; Thomas W. Corbett, CEO-Driver Alliant Insurance Services Inc.; William Franey, CEO-Franey Muha Alliant Inc.; Michael J. Kelter, CEO-Kelter Alliant Insurance Services Inc.

Contact: Ray Oberg, senior vp.

Allied North America

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

	2004	2003
Premium volume	\$500,000,000	\$440,000,000
Gross revenues	\$60,286,000	\$56,900,000
Brokerage revenues	\$59,800,000	\$55,600,000
U.S. clients	100%	100%
Brokerage: retail	89%	87%
U.S. offices	\$53,654,540	\$49,503,000
Wholesale	3%	4%
Personal	1%	1%
Services	6%	6%
Investment income	1%	1%
Other	N/A	1%
Employees	351	326
Retail offices	14	13

Founded: 1979.

Parent: Allied Group Holdings L.L.C.

Continued on next page

BI RANKS

World's 10 largest insurance brokers

Ranked by 2004 brokerage revenues

Rank	Company address/phone/fax Web site	Chief executive	2004 brokerage revenues	% change	2004 employees	% change	2004 offices	% change	Percentage of business						
									Commercial retail	Wholesale	Reinsurance	Personal lines	Services	Investments	Other
1	Marsh & McLennan Cos. Inc. ¹ 1166 Ave. of the Americas New York, N.Y. 10036 212-345-6000; fax: 212-345-3833 www.mmc.com	Michael G. Cherkasky, president/CEO	\$10,365,000,000	8.3%	58,500	7.3%	700	3.7%	43	2	7	0	34	2	12
2	Aon Corp. 200 E. Randolph St., Chicago, Ill. 60601 312-381-1000; fax: 312-381-6032 www.aon.com	Gregory C. Case, president/CEO	\$6,902,000,000	2.5%	47,000	-11.3%	500	-16.7%	41	4	8	0	14	3	30
3	Willis Group Holdings Ltd. 10 Trinity Square London, EC3P 3AX, England 44-207-488-8111; fax: 44-207-481-7096 www.willis.com	Joe Plumeri, chairman/CEO	\$2,205,000,000	10.0%	11,700	5.2%	250	0.0%	60	10	24	1	2	3	0
4	Arthur J. Gallagher & Co. The Gallagher Centre, 2 Pierce Place Itasca, Ill. 60143-3141 630-773-3800; fax: 630-285-4000 www.ajg.com	J. Patrick Gallagher Jr., president/CEO	\$1,325,200,000	10.2%	8,204	13.8%	150	36.4%	49	8	5	1	24	13	0
5	Wells Fargo & Co. ² 150 N. Michigan Ave., Suite 4100 Chicago, Ill. 60601 312-423-2500; fax: 312-423-2508 www.acordia.com , www.wellsfargo.com	Kevin W. Conboy, president/CEO-Acordia Inc.; Ron Zickert, interim president- Wells Fargo Insurance Inc.	\$943,728,000	17.9%	5,754	2.9%	156	0.6%	73	3.7	0.3	8	6.1	1	8.3
6	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	Ken Carter, executive chairman	\$857,844,000 ³	22.4%	5,349	15.9%	46	4.5%	39	16	17	1	24	3	0
7	BB&T Insurance Services Inc. P.O. Box 31128 Raleigh, N.C. 27622 919-716-9777; fax: 919-716-9783 www.bbandt.com	H. Wade Reece, chairman/president	\$679,748,400	12.4%	3,319	10.3%	90	7.1%	61	25	0	11.7	0	0.7	2.1
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	\$638,267,398	17.1%	3,960	12.6%	117	0.0%	62	24	0	9	4	0	1
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	\$635,861,700 ⁴	18.4%	5,255	3.5%	55	1.9%	54	9	2	9	10	2	14
10	Hilb Rogal & Hobbs Co. 4951 Lake Brook Drive, Glen Allen, Va. 23060 804-747-6500; fax: 804-747-6046 www.hrh.com	Martin L. Vaughan III, chairman/CEO	\$609,659,794	9.7%	3,700	12.1%	109	0.9%	79	7.4	0.8	7.7	3.6	0.5	1.1

Business Insurance defines brokerage revenues as commissions and fees derived from insurance services, including brokerage, consulting and other income but not interest income or underwriting income. 1 Percentage of revenues breakdown is a BI estimate.
2 Includes Acordia Inc. and Wells Fargo Insurance Inc. 3 British pound=\$1.8330 (2004), \$1.6341 (2003). 4 South African rand=\$0.1611 (2004), \$0.1399 (2003); fiscal years ending 3/31.

Source: BI survey

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As of 12/01/05 NYSE: THG

www.Hanover.com



BI RANKS

1-50 largest brokers of U.S. business

Ranked by 2004 brokerage revenues generated by U.S.-based clients.*

2004 rank	2003 rank	Company	2004 revenue	% change
1	1	Marsh & McLennan Cos. Inc.	\$5,804,400,000	8.3%
2	2	Aon Corp.	\$3,105,900,000	-3.9%
3	3	Arthur J. Gallagher & Co.	\$1,192,680,000	10.2%
4	4	Willis Group Holdings Ltd.	\$1,036,350,000	1.4%
5	5	Wells Fargo & Co. ¹	\$943,728,000	17.9%
6	6	BB&T Insurance Services Inc.	\$679,748,400	12.4%
7	8	Brown & Brown Inc.	\$638,267,398	17.1%
8	7	Hilb Rogal & Hobbs Co.	\$601,734,217	9.2%
9	11	Wachovia Insurance Services Inc. ²	\$410,774,461	117.6%
10	9	USI Holdings Corp.	\$405,820,000	18.3%
11	10	Lockton Cos. Inc.	\$329,417,200 ³	14.0%
12	12	Hub International Ltd.	\$231,439,572	34.3%
13	13	Jardine Lloyd Thompson Group P.L.C.	\$205,882,560	22.4%
14	14	Alliant Resources Group Inc.	\$181,516,209	24.6%
15	17	ABD Insurance & Financial Services	\$133,399,000	11.3%
16	16	CBIZ Benefits & Insurance Services Inc.	\$128,917,717	-8.7%
17	21	Keenan & Associates	\$104,822,000	12.7%
18	20	Frank Crystal & Co. Inc.	\$99,136,000	6.6%
19	22	Meadowbrook Insurance Group Inc.	\$95,700,000	10.9%
20	27	The Leavitt Group	\$94,672,608	26.3%
21	25	Citizens Financial Group Inc.	\$86,375,000	7.0%
22	24	Commerce Insurance Services Inc.	\$85,484,000	3.8%
23	23	John L. Wortham & Son L.P.	\$82,126,000	-1.3%
24	30	Bollinger Inc.	\$80,400,000	14.4%
25	28	The NIA Group L.L.C.	\$74,960,000	1.9%
26	29	Fleet Insurance Services	\$74,605,000	6.1%
27	26	Hylant Group	\$74,445,541	-1.7%
28	34	Summit Global Partners Inc.	\$71,144,000	11.4%
29	35	UBOC Insurance Inc.	\$68,400,000	24.6%
30	32	J. Smith Lanier & Co.	\$68,209,193	8.2%
31	-	Regions Insurance Group Inc.	\$67,387,000	17.9%
32	47	Brooke Franchise Corp.	\$65,907,000	44.2%
33	33	Holmes Murphy & Associates Inc.	\$65,316,191	4.9%
34	39	Mesirow Financial	\$63,612,990 ⁴	18.8%
35	31	Brokerage Concepts Inc.	\$62,945,400 ⁵	-5.7%
36	36	Synaxis Group Inc.	\$59,966,343	2.7%
37	38	Allied North America	\$59,800,000	7.6%
38	45	The Hays Group Inc. dba Hays Cos.	\$59,500,000	22.7%
39	40	Compass Insurance	\$59,160,000	12.1%
40	42	Guaranty Insurance Services Inc.	\$58,965,256	17.7%
41	54	BancorpSouth Insurance Services Inc.	\$57,521,970	44.6%
42	41	The IMA Financial Group Inc.	\$54,571,315	4.3%
43	43	Tanenbaum-Harber Co. Inc.	\$54,108,381	8.5%
44	46	TD Banknorth Insurance Group	\$51,939,000	12.0%
45	48	Heffernan Group	\$50,352,295	15.7%
46	49	InterWest Insurance Services Inc.	\$50,299,095	20.6%
47	50	Neace Lukens	\$48,868,637	18.1%
48	44	Frenkel & Co. Inc.	\$46,565,632	-5.6%
49	51	Insurance Office of America Inc.	\$46,524,156	13.0%
50	88	Associated Financial Group	\$42,837,758	79.4%

*Companies that derive less than 20% of revenues from commercial retail brokerage are not ranked. 1 Includes Arcordia Inc. and Wells Fargo Insurance Inc. 2 Pro forma to include Palmer & Cay Inc., which was purchased May 2005. 3 Fiscal year ending 4/30. 4 Fiscal year ending 3/31. 5 Fiscal year ending 7/31. 6 Fiscal year ending 6/30. 7 Fiscal year ending 1/31. 8 Fiscal year ending 8/31. 9 Fiscal year ending 5/31.

Source: BI survey

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BI RANKS

51-100 largest brokers of U.S. business

Ranked by 2004 brokerage revenues generated by U.S.-based clients.*

2004 rank	2003 rank	Company	2004 revenue	% change
51	58	The Rutherford Cos.	\$42,690,596 ⁶	15.4%
52	—	Webster Insurance Inc.	\$42,206,601	6.2%
53	53	Marshall & Sterling Enterprises Inc.	\$39,957,543	-0.5%
54	52	Van Gilder Insurance Corp.	\$39,756,420	-2.8%
55	55	The Graham Co.	\$39,181,596	3.6%
56	57	Woodruff-Sawyer & Co.	\$38,950,000	4.4%
57	60	Barney & Barney L.L.C.	\$38,900,000 ⁷	10.4%
58	65	The James B. Oswald Co.	\$38,681,000	15.3%
59	62	Horton Insurance Agency Inc.	\$37,851,776	10.4%
60	63	Cottingham & Butler Inc.	\$37,369,000	9.9%
61	66	William Gallagher Associates Insurance Brokers Inc.	\$36,385,912	8.6%
62	59	The Treiber Group	\$36,108,301	2.2%
63	61	Jenkins Athens Insurance Services	\$35,922,284	2.4%
64	64	Hibernia Insurance Agency L.L.C.	\$35,191,800	4.5%
65	71	Capacity Group of Cos.	\$34,090,000	14.0%
66	73	Trion	\$33,462,000	15.5%
67	—	Western States Insurance	\$33,213,944	22.6%
68	67	The Mahoney Group	\$32,957,148	3.4%
69	68	Andreini & Co.	\$32,630,000	3.1%
70	69	McQueary Henry Bowles Troy L.L.P.	\$31,700,000	2.3%
71	82	Roger Bouchard Insurance Inc.	\$31,433,919	24.1%
72	75	Riggs, Counselman, Michaels & Downes Inc.	\$31,076,000	9.4%
73	85	Fringe Benefits Management Co.	\$30,987,076	27.7%
74	77	Eastern Insurance Group L.L.C.	\$29,982,661	8.6%
75	78	Bratrud Middleton Insurance Brokers Inc.	\$29,300,000	6.4%
76	76	The Loomis Co.	\$28,558,768	1.2%
77	79	Lawley Service Inc.	\$28,392,725	4.4%
78	86	Higginbotham & Associates Inc.	\$27,353,218	13.8%
79	81	Bowen, Miellette & Britt Inc.	\$27,341,000	6.6%
80	—	DeWitt Stern Group Inc.	\$26,920,080	41.5%
81	—	Starkweather & Shepley Insurance Brokerage Inc.	\$26,852,000	37.0%
82	84	Payne Financial Group Inc.	\$26,659,489	8.3%
83	80	R.C. Knox and Co. Inc.	\$25,793,935	0.0%
84	87	Charles L. Crane Agency Co.	\$25,467,000	6.4%
85	83	The Daniel and Henry Co.	\$25,111,000	0.1%
86	92	Lovitt & Touche Inc.	\$24,519,142	7.3%
87	98	Scott Insurance	\$24,510,000	18.1%
88	95	Haylor, Freyer & Coon Inc.	\$24,400,000 ⁸	10.0%
89	97	Parker, Smith & Feek Inc.	\$23,536,901	13.4%
90	94	Dawson Insurance Inc.	\$23,460,771	4.8%
91	89	Seitlin	\$23,392,728	-0.8%
92	—	Assurance Agency Ltd.	\$22,985,820	19.9%
93	99	North American Insurance Agency Inc. dba North American Group	\$22,892,915	12.5%
94	—	James G. Parker Insurance Group	\$20,830,000 ⁹	4.8%
95	—	Bolton & Co. Insurance Brokers Inc.	\$20,190,000	3.0%
96	—	Robertson Ryan & Associates Inc.	\$20,175,000	8.7%
97	—	Thilman & Filippini L.L.C.	\$19,748,600	13.3%
98	100	Fred A. Moreton & Co.	\$19,421,200 ⁹	-1.2%
99	—	Cobbs, Allen & Hall Inc.	\$19,006,850	21.2%
100	—	RJF Agencies Inc.	\$17,598,000	10.0%

*Companies that derive less than 20% of revenues from commercial retail brokerage are not ranked. 1 Includes Arcordia Inc. and Wells Fargo Insurance Inc. 2 Pro forma to include Palmer & Cay Inc., which was purchased May 2005. 3 Fiscal year ending 4/30. 4 Fiscal year ending 3/31. 5 Fiscal year ending 7/31. 6 Fiscal year ending 6/30. 7 Fiscal year ending 1/31. 8 Fiscal year ending 8/31. 9 Fiscal year ending 5/31.
Source: BI survey

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1. MetLife Market Research 2004, LIMRA 2004/2005. Auto and Homeowner's Insurance underwritten by Metropolitan Property and Casualty Insurance Co. and Affiliates, Warwick, RI. © 2005 MetLife is a registered trademark of Metropolitan Life Insurance Company, NY, NY 10166. PEANUTS © UFS, Inc. LD0505COFF(expl2005)MLC-LD.

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Continued from previous page

Business type: Broker.**Retail brokerage:** 87% insurance companies, 13% clients; 87% commissions, 13% fees.**Officers:** William A. Marino, CEO; Henry C. Lombardi, president/COO; Peter McGann, CFO.**Contact:** Henry C. Lombardi.**Alper Services L.L.C.**

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

	2004	2003
Premium volume.....	\$83,000,000	\$82,000,000
Gross revenues.....	\$7,300,000	\$7,200,000
Brokerage revenues.....	\$7,300,000	\$7,200,000

U.S. clients.....	99%	99%
Non-U.S. clients.....	1%	1%
Brokerage: retail.....	80%	80%
U.S. offices.....	\$5,840,000	\$5,760,000
Personal.....	5%	5%
Services.....	15%	15%
Employees.....	58	58
Retail offices.....	1	1

Founded: 1966.**Business type:** Broker.**Retail brokerage:** 95% insurance companies, 5% clients; 95% commissions, 5% fees.**Employee benefits:** 10% of revenues in 2004.**Officers:** Howard C. Alper, managing member; Craig A. Kanter, John A. Hamilton, members.**Contact:** Howard C. Alper;halper@alperservices.com.

Directory explanation box

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

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

Each listing begins with the mailing address, telephone, fax number and Web address of the company. Next, premium volume, corporate gross revenues and brokerage revenues for both 2004 and 2003 are listed. Information is for fiscal years ending Dec. 31, 2004, and 2003 unless noted; fiscal year ends of Jan. 31, March 31 and June 30 are for 2004/05 and 2003/04.

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

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

The number of employees in insurance brokerage, consulting and related services is reported in full-time equivalents for both 2004 and 2003. The number of commercial retail brokerage offices for both years also is provided.

ed.

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

The percentage of gross revenues derived from employee benefits business in 2004 is also provided.

Acquisitions and mergers in 2004 and so far in 2005 are detailed next, including the name and location of the companies involved and the month and year that the merger/acquisition took place. Only acquisitions that occurred in 2004 were included in calculating the gross and brokerage revenues from the date of purchase.

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

All figures are listed in U.S. dollars. The applicable annual average exchange rate was used to convert figures reported in other currencies. Those rates are: British pound=\$1.833 (2004), \$1.6341 (2003); Canadian dollar=\$0.7527 (2004), fiscal year ending 9/30, \$0.6809 (2003), fiscal year ending 9/30; euro=\$1.2438 (2004), \$1.1315 (2003); Japanese yen=\$0.0093 (2005), fiscal year ending 3/31, \$0.0088 (2004), fiscal year ending 3/31; Mexican peso=\$0.0895 (2004), \$0.0926 (2003); and South African rand=\$0.1611 (2005), fiscal year ending 3/31, \$0.1399 (2004), fiscal year ending 3/31.

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

Andreini & Co.

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

	2004	2003
Gross revenues.....	\$33,000,000	\$32,000,000
Brokerage revenues.....	\$32,630,000	\$31,648,000
U.S. clients.....	100%	100%
Brokerage: retail.....	97%	96.9%
U.S. offices.....	\$32,000,000	\$31,008,000
Personal.....	1.9%	2%
Investment income.....	1.1%	1.1%
Employees.....	205	188
Retail offices.....	9	9

Founded: 1951.**Officers:** John A. Andreini, chairman/president/CEO; Michael J. Colzani, vice chairman; Dan L. Centoni, executive vp.**Contact:** Henry Chen, CFO.**Aon Corp.**

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

	2004	2003
Gross revenues.....	\$10,172,000,000	\$9,752,000,000
Brokerage revenues.....	\$6,902,000,000	\$6,734,400,000
U.S. clients.....	45%	48%
Non-U.S. clients.....	55%	52%
Brokerage: retail.....	41%	39%
U.S. offices.....	\$1,462,000,000	\$1,384,600,000
Non-U.S. offices.....	\$2,696,300,000	\$2,418,400,000
Wholesale.....	4%	4%
Reinsurance.....	8%	9%
Personal.....	N/A	1%
Services.....	14%	16%
Investment income.....	3%	3%
Other.....	30%	28%
Employees.....	47,000	53,000
Retail offices.....	500	600

Founded: 1987.**Employee benefits:** 14% of revenues in 2004.**Officers:** Patrick G. Ryan, executive chairman; Gregory Case, president/CEO; David P. Bolger, executive vp/CFO/chief administrative officer.**Associated Financial Group**

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

	2004	2003
Premium volume.....	\$717,016,000	\$386,096,000
Gross revenues.....	\$42,854,724	\$23,892,361
Brokerage revenues.....	\$42,837,758	\$23,873,955
U.S. clients.....	100%	100%
Brokerage: retail.....	65.5%	68.1%
U.S. offices.....	\$28,074,701	\$16,279,580
Personal.....	31.2%	26.1%
Services.....	3.3%	5.7%
Investment income.....	N/A	0.1%
Employees.....	205	148
Retail offices.....	8	9

Founded: 1974.**Parent:** Associated Bancorp.**Business type:** Agent.**Retail brokerage:** 97% insurance companies, 3% clients; 97% commissions, 3% fees.**Employee benefits:** 50.4% of revenues in 2004.**Officers:** Bill Bohn, CEO; Eldon Oldre, president; A.J. Dordel, COO.**Contact:** A.J. Dordel;

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aj.dordel@associatedfinancialgroup.com.

Associated Insurance Group

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

	2004	2003
Premium volume.....	\$38,000,000	\$35,000,000
Gross revenues.....	\$3,300,000	\$2,800,000
Brokerage revenues.....	\$3,300,000	\$2,800,000
U.S. clients.....	100%	100%
Brokerage: retail.....	60%	60%
U.S. offices.....	\$1,980,000	\$1,680,000
Personal.....	40%	40%
Employees.....	20	21
Retail offices.....	1	1

Founded: 1958.**Business type:** Broker.**Retail brokerage:** 100% commissions.**Employee benefits:** 20% of revenues in 2004.**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: 847-670-0556
www.assuranceagency.com

	2004	2003
Premium volume.....	\$300,000,000	\$275,000,000*
Gross revenues.....	\$24,700,000	\$20,600,000
Brokerage revenues.....	\$23,218,000	\$19,360,000
U.S. clients.....	99%	99%
Non-U.S. clients.....	1%	1%
Brokerage: retail.....	90%	89%*
U.S. offices.....	\$22,630,000	\$18,750,000
Personal.....	1%	1%*
Services.....	3%	3%*
Investment income.....	1%	1%*
Other.....	5%	6%*
Employees.....	128	116
Retail offices.....	1	1

Founded: 1961.**Business type:** Broker.**Retail brokerage:** 89% insurance companies, 11% clients; 89% commissions, 11% fees.**Employee benefits:** 12% of revenues in 2004.**Officers:** Jeffrey B. Blackburn, chairman; Anthony D. Chimino, president; Jacquelyn K. Gould, COO; David M. Suchomski, CFO.**Contact:** Steven A. Handmaker, director-marketing and communications.

*Restated.

Aviation Insurance Services

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

	2004	2003
Gross revenues.....	\$14,500,000	\$14,437,069
Brokerage revenues.....	\$14,500,000	\$14,437,069
U.S. clients.....	94%	93.1%
Non-U.S. clients.....	6%	6.9%
Brokerage: retail.....	97%	97.5%
U.S. offices.....	\$14,100,000	\$14,076,142
Wholesale.....	1%	1%
Reinsurance.....	1%	1%
Services.....	0.5%	0.5%
Investment income.....	0.5%	N/A
Employees.....	55	52

Retail offices.....5.....6

Fiscal year ending 6/30.

Founded: 1977.**Parent:** Aviation Insurance Holdings Inc.**Business type:** Broker.**Officers:** Ronald A. Hill, chairman/CEO; Teresa K. Heckart, vp-finance/CFO.**Contact:** Ronald A. Hill.**B****BB&T Insurance Services Inc.**

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

	2004	2003
Premium volume.....	\$6,377,224,500	\$5,691,120,000
Gross revenues.....	\$701,494,700	\$626,023,000
Brokerage revenues.....	\$679,748,400	\$604,738,218
U.S. clients.....	100%	100%
Brokerage: retail.....	60.5%	60.5%
U.S. offices.....	\$424,270,900	\$378,743,915
Wholesale.....	25%	23.2%
Personal.....	11.7%	12.9%
Investment income.....	0.7%	1%
Other.....	2.1%	2.4%
Employees.....	3,319	3,009
Retail offices.....	90	84

Founded: 1922.**Parent:** BB&T Corp.**Employee benefits:** 7.1% of revenues in 2004.

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

Acquisitions: Employee Benefit Services, Lexington, Ky., June 2004; Universal Specialty Underwriters, Tampa, Fla., July 2004; Light-house Title L.L.P., Fairfax, McClean and Arlington, Va., October 2004; LW Legge Agency, Cookeville, Crossville and Signal Mountain, Tenn., November 2004; Barrett, Roby, Mucci Inc. dba Langan Corp., Louisville, Ky., December 2004; Huffaker & Trimble Inc., Chattanooga, Tenn., February 2005; Sterling West Insurance Services, Glendale, Calif., May 2005.

Officers: H. Wade Reece, chairman/president;

Tom Curtin, CEO-CRC Insurance Services Inc.;

Bruce Dunbar, CEO-McGriff Seibels & Williams Inc.

Contact: Randolph B. Screen, chief insurance marketing sales executive; 919-716-9748; rscreen@bbandt.com.**BKCW L.P. dba Bigham Kliever Chapman & Watts Insurance**

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

	2004	2003
Premium volume.....	\$21,876,456	\$18,150,249
Gross revenues.....	\$3,286,587	\$2,944,741
Brokerage revenues.....	\$2,289,687	\$1,984,241
U.S. clients.....	100%	100%
Brokerage: retail.....	55%	55%
U.S. offices.....	\$1,807,623	\$1,627,432
Personal.....	11.1%	11.3%
Services.....	1%	1%
Investment income.....	2%	2%
Other.....	30.9%	30.7%
Employees.....	16	15
Retail offices.....	1	1

Founded: 1952.**Business type:** Agent.**Officers:** William P. Kliever, managing partner; Charlie Watts, Ken Chapman, partners.**Contact:** William P. Kliever.**Adrian N. Baker & Co.**

8301 Maryland Ave., Suite 102,
St. Louis, Mo. 63105;
314-721-1372; fax: 314-721-3213
www.anbakerco.com

	2004	2003
Premium volume.....	\$88,000,000	\$73,500,000
Gross revenues.....	\$7,003,000	\$6,145,000
Brokerage revenues.....	\$6,943,000	\$6,100,000
U.S. clients.....	100%	100%
Brokerage: retail.....	84%	87%
U.S. offices.....	\$5,882,520	\$5,346,150
Wholesale.....	10%	7%
Personal.....	5%	5%
Investment income.....	0.4%	0.2%
Other.....	0.6%	0.8%
Employees.....	50	49
Retail offices.....	1	1

Founded: 1938.**Business type:** Agent.**Retail brokerage:** 45% insurance companies, 55% clients; 96% commissions, 4% fees.**Employee benefits:** 15% of revenues in 2004.**Officers:** Adrian Baker II, president; H. James Jost, senior vp; Rich Rafuse, CFO.**Contact:** Rich Rafuse; richr@anbakerco.com.**BancorpSouth Insurance Services Inc.**

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

	2004	2003
Premium volume.....	\$460,171,000	\$403,120,000
Gross revenues.....	\$58,103,000	\$40,195,048
Brokerage revenues.....	\$57,521,970	\$39,793,097
U.S. clients.....	100%	100%
Brokerage: retail.....	84%	83%
U.S. offices.....	\$48,806,520	\$33,362,000
Wholesale.....	1%	N/A
Personal.....	7%	7%
Services.....	7%	9%
Investment income.....	1%	1%
Employees.....	378	354
Retail offices.....	11	11

Founded: 1882.**Parent:** BancorpSouth Inc.**Business type:** Agent.**Acquisitions:** Henry Powell Jr. Insurance, Ponchatoula, La., August 2004; Kyzar and Co., Hattiesburg, Miss., April 2005.**Officers:** James Threadgill, vice chairman-BancorpSouth; John Sneed, president-Stewart Sneed Hewes; Markham McKnight, president/CEO-

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Wright & Percy Insurance; Tad Krug, chairman-Ramsey, Krug, Farrell & Lensing.

Contact: Scott Naugle, executive vp-agency administration, 228-863-5362; scott.naugle@bksi.com.

Barney & Barney L.L.C.

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

	2004	2003
Premium volume	\$550,000,000	\$504,000,000
Gross revenues	\$39,200,000	\$35,350,000
Brokerage revenues	\$38,900,000	\$35,250,000
U.S. clients	100%	100%
Brokerage: retail	94%	94%
U.S. offices	\$36,700,000	\$33,229,000
Wholesale	3%	3%
Personal	2%	2%
Services	1%	1%
Investment income	1%	1%
Employees	210	187
Retail offices	1	1

Fiscal year ending 1/31.

Founded: 1909.

Business type: Broker.

Retail brokerage: 88% insurance companies, 12% clients; 88% commissions, 12% fees

Employee benefits: 38% of revenues in 2004.

Nonretail subsidiaries: Association Services & Insurance Brokers, San Diego; Risk & Loss Advisors, San Diego.

Officers: Paul J. Hering, managing principal/CEO; Jack Galloway, principal/manager-commercial department; Terry Moore, principal/manager-program group and small business division; Kathleen S. Ybarondo, principal/manager-employee benefits.

Contact: Paul J. Hering; 858-587-7476.

Bollinger Inc.

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

	2004	2003
Premium volume	\$630,000,000	\$540,000,000
Gross revenues	\$80,930,000	\$70,970,458
Brokerage revenues	\$80,400,000	\$70,260,753
U.S. clients	100%	100%
Brokerage: retail	52%	56%
U.S. offices	\$41,808,000	\$39,743,346
Wholesale	33%	29%
Personal	13%	11%
Services	1%	3%
Investment income	1%	1%
Employees	305	289
Retail offices	5	5

Founded: 1876.

Business type: Agent.

Employee benefits: 11% of revenues in 2004.

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

Acquisitions: Storrie, Budd & Jones, Woodbury Heights, N.J., July 2004.

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

Contact: John A. Windolf.

Bolton & Co. Insurance Brokers Inc.

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

	2004	2003
Premium volume	\$190,000,000	\$177,000,000
Gross revenues	\$20,575,000	\$19,800,000
Brokerage revenues	\$20,190,000	\$19,602,000
U.S. clients	100%	100%
Brokerage: retail	90.1%	89%
U.S. offices	\$18,938,220	\$17,622,000
Wholesale	2.6%	4%
Personal	6.1%	6%
Investment income	1.2%	1%
Employees	129	126
Retail offices	2	2

Founded: 1931.

Business type: Agent.

Retail brokerage: 95% insurance companies, 5% clients; 95% commissions, 5% fees.

Employee benefits: 16.7% of revenues in 2004.

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

Contact: Steve Brockmeyer; sbrockmeyer@boltonco.com.

Roger Bouchard Insurance Inc.

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

	2004	2003
Premium volume	\$321,133,407	\$298,235,000
Gross revenues	\$31,623,661	\$27,343,800
Brokerage revenues	\$31,433,919	\$25,330,639
U.S. clients	100%	100%
Brokerage: retail	84.6%	74.4%
U.S. offices	\$26,753,617	\$20,349,256
Personal	14.8%	13.3%
Services	N/A	5.9%
Investment income	0.6%	N/A
Other	N/A	6.4%
Employees	240	252
Retail offices	4	7

Founded: 1948.

Business type: Agent.

Retail brokerage: 100% clients; 99.9% commissions, 0.1% fees.

Employee benefits: 20.8% of revenues in 2004.

Officers: Ray Bouchard, president; Rick Bouchard, CEO; Sam Lupfer IV, division president; Tim Bouchard, COO; Earl Horton Jr., executive vp-benefits.

Contact: Gary Caruolo, executive vp/branch manager.

Bowen, Miclette & Britt Inc.

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

	2004	2003
Premium volume	\$241,635,000	\$224,032,000
Gross revenues	\$36,898,000	\$36,446,000
Brokerage revenues	\$27,341,000	\$25,647,000
U.S. clients	100%	100%
Brokerage: retail	70.2%	66.9%
U.S. offices	\$25,911,000	\$24,382,000
Personal	3.9%	3.5%
Investment income	3.3%	0.4%
Other	22.6%	29.2%

Employees	164	173
Retail offices	2	2

Founded: 1981.

Business type: Agent.

Retail brokerage: 12.3% insurance companies, 87.7% clients; 96.4% commissions, 3.6% fees.

Employee benefits: 19.9% of revenues in 2004.

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

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

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

Bratrud Middleton Insurance Brokers Inc.

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

	2004	2003
Premium volume	\$250,000,000	\$200,000,000
Gross revenues	\$30,000,000	\$27,900,000
Brokerage revenues	\$29,300,000	\$27,550,000
U.S. clients	100%	100%
Brokerage: retail	87%	85%
U.S. offices	\$26,100,000	\$23,715,000
Personal	12%	14%
Investment income	1%	1%
Employees	207	201
Retail offices	5	5

Founded: 1923.

Business type: Broker.

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

Contact: Delene M. Losch, executive assistant, dml@bratrud.com; Willa N. McCarthy, controller/corporate secretary, wnm@bratrud.com.

Brokerage Concepts Inc.

1021 W. Eighth Ave.,
King of Prussia, Pa. 19406;
610-491-5040; fax: 601-491-4990
www.bcitpa.com

	2004	2003
Premium volume	\$578,240,000	\$614,000,000
Gross revenues	\$64,230,000	\$68,100,000
Brokerage revenues	\$62,945,400	\$66,738,000
U.S. clients	100%	100%
Brokerage: retail	21%	20%
U.S. offices	\$13,448,300	\$13,620,000
Wholesale	26%	24%
Reinsurance	20%	22%
Services	31%	32%
Investment income	2%	2%
Employees	572	597
Retail offices	9	9

Fiscal year ending 7/31.

Founded: 1977.

Business type: Broker.

Retail brokerage: 90% insurance companies, 10% clients.

Employee benefits: 83% of revenues in 2004.

Officers: Arnold M. Katz, president; Tom McKellar, director-sales and marketing; Aaron Singer, director-finance; Rose Lewis, director-operations.

Contact: Arnold M. Katz; 610-491-4802.

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Brooke Franchise Corp.

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

	2004	2003
Premium volume	\$442,249,637	\$328,673,097
Gross revenues	\$101,923,000	\$65,967,040
Brokerage revenues	\$65,907,000	\$45,706,447
U.S. clients	100%	100%
Brokerage: retail	17.8%	22.2%
U.S. offices	\$18,212,876	\$14,644,683
Wholesale	6.2%	9.1%
Personal	35.3%	35.9%
Services	5.3%	6.2%
Investment income	4.9%	2.8%
Other	30.5%	23.8%
Employees	340	180
Retail offices	31	15

Founded: 1986.**Parent:** Brooke Corp.**Business type:** Agent.**Retail brokerage:** 91.8% insurance companies, 8.2% clients; 94.8% commissions, 5.2% fees.**Employee benefits:** 1% of revenues in 2004.**Nonretail subsidiaries:** Brooke Brokerage, Overland Park, Kan.**Officers:** Shawn T. Lowry, president; Kyle Garst, senior vp; Dane Devlin, Bryan Whipple, vps.**Contact:** Michele Friscia, special marketing; frism@brookecorp.com.**Brown & Brown Inc.**

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

	2004	2003
Premium volume	\$6,936,070,000	\$4,648,810,000
Gross revenues	\$646,934,627	\$551,040,513
Brokerage revenues	\$638,267,398	\$545,287,477
U.S. clients	100%	100%
Brokerage: retail	62%	62%
U.S. offices	\$402,379,928	\$341,645,118
Wholesale	24%	22%
Personal	9%	10%
Services	4%	5%
Investment income	N/A	1%
Other	1%	0%
Employees	3,960	3,517
Retail offices	117	117

Founded: 1939.**Business type:** Agent.**Retail brokerage:** 99% insurance companies, 1% clients; 97% commissions, 3% fees.**Employee benefits:** 19% of revenues in 2004.

Nonretail subsidiaries: Acumen Re Management, Mount Laurel, N.J.; AFC Insurance, Bethlehem, Pa.; American Specialty Insurance & Risk, Roanoke, Ind.; Brown & Brown Re, Stamford, Conn.; Palm Beach Gardens, Fla.; Princeton, N.J.; New York; Calsurance Associates Inc., Orange, Calif.; ECC Insurance Brokers L.L.C., Oak Brook, Ill.; Energy & Marine Underwriters Inc., Kenner, La.; Florida Intracoastal Underwriters Ltd., Miami Lakes, Fla.; Graham-Rodgers, Bartlesville, Okla.; Nashville, Tenn.; Halcyon Underwriters Inc., Orlando, Fla.; Hall & Vo. Inc., Scottsdale, Ariz.; Altamonte Springs, Fla.; Fort Lauderdale, Hollywood, Jacksonville and St. Petersburg, Fla.; Mountain View, New-

port Beach and Stockton, Calif.; Aurora and Englewood, Colo.; Honolulu, Hawaii; Metairie, La.; Great Falls and Kalispell, Mont.; Charlotte, N.C.; Lincoln, Neb.; Dallas; Houston; West Jordan, Utah; International E&S Insurance Brokers Inc., Encino and Irvine, Calif.; McDuff Underwriters, Daytona Beach and St. Petersburg, Fla.; Parcel Insurance Plan Inc., St. Louis; Peachtree Special Risk Brokers, Los Angeles, San Francisco, Fort Lauderdale and Lake Mary, Fla.; Atlanta and Stockbridge, Ga.; Charlotte, N.C.; Clark, N.J.; Henderson, Nev.; Franklin, Tenn.; Seattle; Preferred Governmental Claims Solutions, Lake Mary, Fla.; Polestar, Rochester, N.Y.; Proctor Financial Group, Troy, Mich.; Public Risk Underwriters, Lake Mary and Plantation, Fla.; Chicago, High Point, N.C.; San Antonio, Ephrata and Woodinville, Wash.; Saville & Associates, Norcross, Ga.; Hendersonville, Tenn.; TitlePac Inc., Muskogee, Okla.; United Self-Insured Services, Orlando, Fla.; Villari Insurance Agency, Fort Lauderdale, Fla.

Acquisitions: Hardin & Wilson Insurance Agency, Little Rock, Ark., August 2004; International E&S Insurance Brokers Inc., Encino, Calif.; September 2004; C.F. Lake Insurance, Minneapolis, December 2004; American Specialty Insurance & Risk, Roanoke, Ind., January 2005; Health Insurance Professionals, Houston, January 2005; ECC Insurance Brokers L.L.C., Oak Brook, Ill., January 2005; Braishfield Associates Inc., Orlando, Fla., January 2005; Emerald Benefits Inc., Weston, Fla., February 2005; Hull & Co., Fort Lauderdale, Fla., March 2005.

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

Contact: Cory T. Walker.**The Buckner Co.**

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

	2004	2003
Premium volume	\$40,601,680	\$32,327,812
Gross revenues	\$6,288,404	\$4,879,930
Brokerage revenues	\$6,162,636	\$4,826,250
U.S. clients	100%	100%
Brokerage: retail	90%	87%
U.S. offices	\$5,659,564	\$4,879,930
Personal	8%	11%
Investment income	1%	0.1%
Other	1%	1%
Employees	55	50
Retail offices	2	1

Founded: 1936.**Business type:** Agent.**Employee benefits:** 2% of revenues in 2004.**Officers:** Terry H. Buckner, president/CEO; Jim Jones, executive vp; Matt Frost, CFO.**Contact:** Terry H. Buckner.

Companies interested in being listed in any of
BI's online directories should contact the Direc-
tory department at bidirectory@crain.com

C**CBIZ Benefits & Insurance Services Inc.**

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

	2004	2003
Premium volume	\$2,037,401,000	\$2,200,000,000
Gross revenues	\$155,640,000	\$168,061,161
Brokerage revenues	\$128,917,717	\$141,171,375
U.S. clients	100%	100%
Brokerage: retail	71%	70%
U.S. offices	\$110,575,547	\$117,642,813
Wholesale	3%	2%
Personal	6%	6%
Services	3%	6%
Investment income	12%	12%
Other	5%	4%
Employees	1,319	1,226
Retail offices	32	31

Founded: 1996.**Parent:** CBIZ Inc.**Business type:** Broker.**Retail brokerage:** 94% insurance companies, 6% clients; 95% commissions, 5% fees.**Employee benefits:** 54% of revenues in 2004.

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

Acquisitions: HDR Benefit Advisors, Owings Mills, Md., October 2004; Gallery Asset Management, Cleveland, January 2005.

Officers: Nancy M. Mellard, executive vp/general counsel; Robert A. O'Byrne, senior vp; Brad P. Newman, vp.

Contact: Brad P. Newman; 913-234-1000.**CFR Inc.**

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

	2004	2003
Premium volume	\$107,665,894	\$100,400,648
Gross revenues	\$12,087,431	\$10,591,076
Brokerage revenues	\$11,634,000	\$10,167,433
U.S. clients	100%	100%
Brokerage: retail	90%	90%
U.S. offices	\$10,878,687	\$9,531,968
Personal	3%	3%
Services	3%	3%
Investment income	4%	4%
Employees	90	88
Retail offices	2	2

Business type: Agent.

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

California Insurance Center

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

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	2004	2003
Premium volume.....	\$103,000,000*	\$110,000,000
Gross revenues.....	\$13,665,000	\$13,995,000
Brokerage revenues.....	\$13,665,000	\$13,855,050
U.S. clients.....	100%	100%
Brokerage: retail.....	96%	95%
U.S. offices.....	\$13,665,000	\$13,435,200
Personal.....	4%	4%
Investment income.....	0%	1%
Employees.....	N/A	69
Retail offices.....	1	1

Founded: 1929.**Business type:** Broker.**Retail brokerage:** 99% insurance companies, 1% clients; 96% commissions, 4% fees.**Employee benefits:** 1% of revenues in 2004.**Officers:** Cory Higgins, CEO; Dan McCormick, Susan Kane, executive vps; Jim Buckley, Chris Lang, senior vps.**Contact:** Cory Higgins; chiggins@cic-ins.com.

*Estimated.

The Cambridge Group Inc.

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

	2004	2003
Premium volume.....	\$184,000,000	\$149,000,000
Gross revenues.....	\$18,222,000	\$20,431,000
Brokerage revenues.....	\$17,052,000	\$18,184,000
U.S. clients.....	100%	100%
Brokerage: retail.....	68%	68%
U.S. offices.....	\$12,417,000	\$13,966,000
Personal.....	3%	2%
Services.....	23%	19%
Other.....	6%	11%
Employees.....	120	130
Retail offices.....	4	4

Fiscal year ending 9/30.

Founded: 1985.**Business type:** Agent.**Retail brokerage:** 6% insurance companies, 94% clients; 77% commissions, 23% fees.**Employee benefits:** 28% of revenues in 2004.**Officers:** Albert Papa, Kenneth Hale, co-chairmen; Michael Hale, president/CEO.**Contact:** Michael Hale;
mhale@cambridgeunderwriters.com.

Capacity Group of Cos.

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

	2004	2003
Premium volume.....	\$245,342,000	\$203,236,000
Gross revenues.....	\$34,243,000	\$30,079,114
Brokerage revenues.....	\$34,090,000	\$29,903,978
U.S. clients.....	100%	100%
Brokerage: retail.....	53%	55%
U.S. offices.....	\$18,148,790	\$16,543,512
Wholesale.....	39.5%	36%
Personal.....	6%	7.5%
Services.....	1%	1%
Investment income.....	0.5%	0.5%
Employees.....	111	101
Retail offices.....	3	3

Founded: 1990.**Business type:** Broker.**Employee benefits:** 2% of revenues in 2004.**Officers:** Mark. B. Weinraub, chairman; Robert G. Lull, president/CEO/CFO; Carl A. Gerson, executive vp/COO; Jay Bergstein, Ronald Berg-

stein, Larence Maier, 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;
525-5-553-12040; fax: 525-5-553-11692
www.cassab.com.mx

	2004	2003
Premium volume.....	\$70,800,000	\$62,042,185
Gross revenues.....	\$66,375,000	\$62,134,600
Brokerage revenues.....	\$66,375,000	\$62,134,600
Non-U.S. clients.....	100%	100%
Brokerage: retail.....	60%	60%
Non-U.S. offices.....	\$9	\$47,222,296
Wholesale.....	20%	20%
Reinsurance.....	5%	5%
Personal.....	10%	10%
Services.....	3%	3%
Investment income.....	2%	2%
Employees.....	100	60
Retail offices.....	7	4

Converted at applicable exchange rate.

Founded: 1993.**Parent:** Grupo Cassab Machaen.**Business type:** Broker.**Employee benefits:** 5% of revenues in 2004.**Officers:** Alfonso Cassab, CEO; Alfonso Victoria, CFO; Eduardo Cassab, sales director.**Contact:** Eduardo Cassab; 525-5-911-50367,
ecassab@cassab.com.mx.

Christensen Group-Insurance Resources International

11100 Bren Road W.,
Minnetonka, Minn. 55343;
952-653-1000; fax: 952-653-1101
www.cg-iri.com

	2004	2003
Premium volume.....	\$110,000,000	\$95,000,000
Gross revenues.....	\$10,847,742	\$10,320,000
Brokerage revenues.....	\$10,847,742	\$10,320,000
U.S. clients.....	100%	100%
Brokerage: retail.....	93%	93%
U.S. offices.....	\$10,088,400	\$9,597,600
Personal.....	7%	7%
Employees.....	47	47
Retail offices.....	1	1

Founded: 1952.**Business type:** Agent.**Retail brokerage:** 98% commissions, 2% fees.**Employee benefits:** 23% of revenues in 2004.**Officers:** Bruce Christensen, CEO; Cal Simmons, Randy Morgan, William Finley, vps.**Contact:** Jeff Sauer, CFO.

Citizens Financial Group Inc.

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

	2004	2003
Premium volume	\$1,170,000,000	\$1,081,000,000
Gross revenues.....	\$86,375,000	\$80,725,000
Brokerage revenues.....	\$86,375,000	\$80,725,000
U.S. clients.....	100%	100%
Brokerage: retail.....	40%	40%
U.S. offices.....	\$35,400,000	\$32,900,000
Wholesale.....	1%	1%
Personal.....	59%	59%
Employees.....	504	481

Retail offices.....17.....15

Founded: 1932.**Business type:** Broker.**Retail brokerage:** 92% insurance companies, 8% clients; 93% commissions, 7% fees.**Employee benefits:** 20% of revenues in 2004.**Acquisitions:** Waypoint Insurance Group, York, Pa., December 2004.**Officers:** Frank Svitek, president/CEO-Citizens Clair Insurance Group; John Feitelberg, CEO-Feitelberg Group; John Zawilinski, vice chairman-Brewer & Lord Insurance Advisors.**Contact:** Robert Hill, COO-Citizens Clair Insurance Group.

Cobbs, Allen & Hall Inc.

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

	2004	2003
Premium volume.....	\$169,983,958	\$133,425,587
Gross revenues.....	\$19,602,745	\$16,212,869
Brokerage revenues.....	\$19,006,850	\$15,687,968
U.S. clients.....	100%	100%
Brokerage: retail.....	71.3%	68.1%
U.S. offices.....	\$13,968,221	\$11,045,828
Wholesale.....	15.4%	18.8%
Personal.....	7.6%	8.1%
Services.....	2.7%	2.6%
Investment income.....	1.4%	0.8%
Other.....	1.6%	1.6%
Employees.....	152	127
Retail offices.....	5	5

Founded: 1887.**Parent:** CAH Holdings Inc.**Business type:** Agent.**Retail brokerage:** 98% insurance companies, 2% clients; 71.1% commissions, 28.9% fees.**Employee benefits:** 20.1% of revenues in 2004.**Nonretail subsidiaries:** Wood Special Risk Brokers L.L.C., Alpharetta, Ga.**Officers:** Bruce S. Denson, chairman/CEO; H. Grantland Rice III, president; J. Terry Holloway, executive vp; Randy M. Mayfield, CFO.**Contact:** Bruce S. Denson;
bsdenson@cahins.com.

Commerce Insurance Services Inc.

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

	2004	2003
Premium volume.....	\$929,000,000	\$850,000,000
Gross revenues.....	\$85,484,000	\$82,377,000
Brokerage revenues.....	\$85,484,000	\$82,377,000
U.S. clients.....	100%	100%
Brokerage: retail.....	81%	81%
U.S. offices.....	\$69,242,040	\$66,725,370
Wholesale.....	N/A	1%
Personal.....	16%	15%
Services.....	3%	3%
Employees.....	582	491
Retail offices.....	15	15

Founded: 1996.**Parent:** Commerce Bank North.**Business type:** Agent.**Employee benefits:** 28% of revenues in 2004.**Officers:** George E. Norcross III,

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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;
713-968-8254; fax: 713-968-8297
www.compassweb.com

	2004	2003
Premium volume	\$500,000,000	\$345,516,500
Gross revenues	\$59,860,000	\$53,200,000
Brokerage revenues	\$59,160,000	\$52,774,400
U.S. clients	100%	100%
Brokerage: retail	57.1%	55.6%
U.S. offices	\$34,130,000	\$29,600,000
Wholesale	17.7%	20.3%
Personal	23.5%	22.9%
Services	0.5%	0.4%
Investment income	1.2%	0.8%
Employees	408	349
Retail offices	8	7

Founded: 2000.

Parent: Compass Bancshares Inc.

Business type: Agent.

Retail brokerage: 96% insurance companies, 4% clients; 96% commissions, 4% fees.

Employee benefits: 19% of revenues in 2004.

Nonretail subsidiaries: Adler-Downey of Arizona, Phoenix.

Acquisitions: Steve Walker & Co., Denver, January 2004; Sevier Insurance Agency, Birmingham, Ala., October 2004; Warren Benefits Group, Houston, January 2005.

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

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

Connolly Ford Leppert Inc.

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

	2004	2003
Premium volume	\$27,339,392	\$25,685,551
Gross revenues	\$3,179,489	\$3,023,190
Brokerage revenues	\$3,115,899	\$2,766,334
U.S. clients	100%	100%
Brokerage: retail	78.3%	84%
U.S. offices	\$2,489,540	\$2,539,480
Personal	6.7%	4%
Services	13%	10%
Investment income	2%	2%
Employees	22	22
Retail offices	1	2

Fiscal year ending 6/30.

Founded: 1981.

Business type: Agent.

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

Contact: John M. Ford.

Cook, Hall & Hyde Inc.

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

	2004	2003

Premium volume	\$171,000,000	\$123,900,000
Gross revenues	\$18,010,000	\$17,523,000
Brokerage revenues	\$17,469,700	\$16,997,310
U.S. clients	100%	100%
Brokerage: retail	75%	69%
U.S. offices	\$13,507,500	\$11,941,000
Wholesale	1%	1%
Personal	21%	27%
Investment income	1%	1%
Other	2%	2%
Employees	110	110
Retail offices	4	4

Fiscal year ending 2/28 for 2004 and 2/29 for 2003.

Founded: 1946.

Business type: Agent.

Retail brokerage: 100% insurance companies; 99% commissions 1% fees.

Employee benefits: 17% of revenues in 2004.

Nonretail subsidiaries: Cook, Hall & Hyde Inc., Fairlawn, N.J.

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

Contact: Leonard Scioscia.

Cottingham & Butler Inc.

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

	2004	2003
Premium volume	\$231,122,000	\$178,600,000
Gross revenues	\$37,729,200	\$34,114,500
Brokerage revenues	\$37,369,000	\$33,989,000
U.S. clients	100%	100%
Brokerage: retail	54.4%	52.6%
U.S. offices	\$20,509,000	\$17,944,000
Personal	0.2%	0.3%
Services	44.4%	46.7%
Investment income	0.9%	0.4%
Other	0.1%	N/A
Employees	294	272
Retail offices	2	2

Founded: 1887.

Business type: Agent.

Retail brokerage: 3% insurance companies, 97% clients; 55% commissions, 45% fees.

Employee benefits: 45% of revenues in 2004.

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

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

Charles L. Crane Agency Co.

100 S. Fourth St., Suite 800,
St. Louis, Mo. 63102-1820;
314-241-8700; fax: 314-444-4970
www.craneagency.com

	2004	2003
Premium volume	\$218,563,330	\$200,195,000
Gross revenues	\$25,467,000	\$23,938,000
Brokerage revenues	\$25,467,000	\$23,938,000
U.S. clients	100%	100%
Brokerage: retail	89%	87%
U.S. offices	\$22,665,563	\$20,826,000
Personal	10%	13%
Services	1%	N/A
Employees	235	196
Retail offices	4	3

Founded: 1885.

Business type: Broker.

Retail brokerage: 10% insurance companies, 90% clients; 89% commissions, 11% fees.

Employee benefits: 10% of revenues in 2004.

Officers: R. Christopher Imbs, chairman; Edwin A. Lips, vice chairman; Michael T. Reely, president.

Contact: Jerry L. Burnett, senior vp/COO.

Frank Crystal & Co. Inc.

32 Old Slip,
New York, N.Y. 10005-3504;
212-344-2444; fax: 212-952-1095
www.fcrystal.com

	2004	2003
Gross revenues	\$99,136,000	\$92,978,000
Brokerage revenues	\$99,136,000	\$92,978,000
U.S. clients	100%	100%
Brokerage: retail	92%	92%
U.S. offices	\$91,205,120	\$85,539,760
Personal	7%	7%
Services	1%	1%
Employees	330	300
Retail offices	7	7

Founded: 1933.

Business type: Broker.

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

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

	2004	2003
Premium volume	\$20,000,000	\$20,000,000
Gross revenues	\$959,061	\$912,605
Brokerage revenues	\$954,266	\$908,042
U.S. clients	97%	97%
Non-U.S. clients	3%	3%
Brokerage: retail	97%	96.5%
U.S. offices	\$930,289	\$880,664
Wholesale	1%	1%
Services	1.5%	2%
Investment income	0.5%	0.5%
Employees	8	7
Retail offices	2	2

Founded: 1997.

Business type: Broker.

Retail brokerage: 100% insurance companies; 98% commissions, 2% fees.

Employee benefits: 46% of revenues in 2004.

Officers: Robert M. Neumann, president; Ronald G. Keefe, executive vp.

Contact: Robert M. Neumann;
dfsinsure@aol.com.

The Daniel and Henry Co.

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

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	2004	2003
Premium volume.....	\$217,360,000	\$226,040,000
Gross revenues.....	\$25,200,000	\$25,182,000
Brokerage revenues.....	\$25,111,000	\$25,095,000
U.S. clients.....	100%	100%
Brokerage: retail.....	87.2%	87.9%
U.S. offices.....	\$21,981,000	\$22,135,000
Personal.....	12.4%	11.7%
Investment income.....	0.3%	0.3%
Other.....	0.1%	0.1%
Employees.....	204	217
Retail offices.....	1	1

Founded: 1921.**Business type:** Broker.**Retail brokerage:** 59% insurance companies, 41% clients; 95.1% commissions, 4.9% fees.**Employee benefits:** 18.9% of revenues in 2004.**Officers:** Thomas J. Purcell Jr., president; John R. Drew, executive vp; Robert M. Harrison, executive vp/COO.**Contact:** Robert M. Harrison.

Dann Insurance

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

	2004	2003
Premium volume.....	\$125,342,559	\$134,381,531
Gross revenues.....	\$13,163,466	\$13,822,474
Brokerage revenues.....	\$12,697,167	\$13,323,752
U.S. clients.....	100%	100%
Brokerage: retail.....	87%	89%
U.S. offices.....	\$11,452,215	\$12,302,002
Personal.....	7%	6%
Services.....	2%	2%
Investment income.....	1%	1%
Other.....	3%	2%
Employees.....	94	85
Retail offices.....	1	2

Founded: 1948.**Business type:** Agent.**Officers:** Scott Dann, president, Marvin Rotstein, Julie Dann, executive vps.**Contact:** Scott Dann; 847-444-2504;scotttd@danninsurance.com.

J. Rolfe Davis Insurance

850 Concourse Parkway S., Suite 200
Maitland, Fla. 32751;
800-896-0554; fax: 407 691-9718
www.jrdavis.com

	2004	2003
Premium volume.....	\$130,000,000	\$100,000,000
Gross revenues.....	\$19,268,911	\$15,697,846
Brokerage revenues.....	\$18,979,877	\$15,493,774
U.S. clients.....	100%	100%
Brokerage: retail.....	90.5%	91.1%
U.S. offices.....	\$17,438,364	\$14,300,738
Personal.....	7.4%	8.2%
Investment income.....	1.5%	1.3%
Employees.....	107	107
Retail offices.....	1	1

Founded: 1942.**Business type:** Broker.**Retail brokerage:** 99% insurance companies, 1% clients; 99% commissions, 1% fees.**Officers:** F David McKinney, president/CEO.**Contact:** John Watson, executive vp; 407-691-9818; jwatson@jrdavis.com.

Business Insurance's 2005 online directories are available as searchable databases at www.businessinsurance.com.

Dawson Insurance Inc.

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

	2004	2003
Premium volume.....	\$147,365,641	\$149,591,319
Gross revenues.....	\$25,407,345	\$24,082,228
Brokerage revenues.....	\$23,460,771	\$22,377,415
U.S. clients.....	100%	100%
Brokerage: retail.....	68.9%	69.5%
U.S. offices.....	\$17,508,201	\$16,729,924
Personal.....	10.3%	9.5%
Services.....	14%	13.5%
Investment income.....	1.5%	1.5%
Other.....	5.3%	6%
Employees.....	200	185
Retail offices.....	9	8

Founded: 1931.**Business type:** Agent.**Retail brokerage:** 99% commissions, 1% fees.**Employee benefits:** 9.8% of revenues in 2004.**Acquisitions:** Collier Insurance, Naples, Fla., January 2005.**Officers:** D. Michael Sherman, CEO; Michael J. Kmetz, CFO; Robert W. Lampus, general counsel.**Contact:** Michael J. Kmetz.

DeWitt Stern Group Inc.

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

	2004	2003
Gross revenues.....	\$27,467,000	\$19,465,000
Brokerage revenues.....	\$27,192,000	\$19,223,000
U.S. clients.....	99%	99%
Non-U.S. clients.....	1%	1%
Brokerage: retail.....	60%	67%
U.S. offices.....	\$16,480,200	\$13,041,550
Wholesale.....	1%	1%
Personal.....	36%	29%
Services.....	1%	1%
Investment income.....	1%	1%
Other.....	1%	1%
Employees.....	200	171
Retail offices.....	7	7

Founded: 1899.**Business type:** Broker.**Retail brokerage:** 100% clients; 99% commissions, 1% fees.**Employee benefits:** 11% of revenues in 2004.**Nonretail subsidiaries:** L.A. Excess Insurance Brokers Inc.**Acquisitions:** L.A. Excess Insurance Brokers Inc., Studio City, Calif., September 2004.**Officers:** Jolyon F. Stern, president/CEO; David H. Paige, COO; Charles R. Johnson Jr., executive vp.**Contact:** David H. Paige;dpaige@dewittstern.com.

E

Eastern Insurance Group L.L.C.

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

2004

2003

Premium volume.....	\$207,000,000	\$190,000,000
Gross revenues.....	\$30,159,942	\$27,729,288
Brokerage revenues.....	\$29,982,661	\$27,619,645
U.S. clients.....	100%	100%
Brokerage: retail.....	50.3%	46.4%
U.S. offices.....	\$15,170,451	\$12,866,390
Wholesale.....	0.1%	0.3%
Personal.....	49%	52.9%
Services.....	0.1%	0.1%
Investment income.....	0.5%	0.3%
Employees.....	223	225
Retail offices.....	20	19

Founded: 1993.**Parent:** Eastern Bank Corp.**Business type:** Agent.**Retail brokerage:** 99% commissions, 1% fees.**Employee benefits:** 3% of revenues in 2004.**Officers:** Hope A. Aldrich, president/CEO; Mark I. Levine, John F. Koegel, executive vps.**Contact:** John F. Koegel;jkoegel@easterninsurance.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

	2004	2003
Premium volume.....	\$61,200,000	\$59,000,000
Gross revenues.....	\$6,200,000	\$5,950,000
Brokerage revenues.....	\$6,200,000	\$5,950,000
U.S. clients.....	100%	100%
Brokerage: retail.....	100%	100%
U.S. offices.....	\$6,200,000	\$5,950,000
Employees.....	34	34
Retail offices.....	1	1

Founded: 1977.**Business type:** Broker.**Retail brokerage:** 100% commissions.**Officers:** Michael P. Flynn, chairman/CEO; Charles A. Leone, executive vp; Stephen S. Meeker, senior vp.**Contact:** Frank R. Krisanits, president/COO;frk@drib.com.

First Charter Insurance Services Inc.

P.O. Box 667,
Huntersville, N.C. 28070-0667;
704-875-1696; fax: 704-875-6487
www.firstcharter.com

	2004	2003
Premium volume.....	\$99,552,492	\$80,819,590
Gross revenues.....	\$11,269,100	\$9,408,000
Brokerage revenues.....	\$11,269,100	\$9,408,000
U.S. clients.....	100%	100%
Brokerage: retail.....	78.3%	76.4%
Personal.....	21.7%	23.6%
Employees.....	107	96
Retail offices.....	7	6

Founded: 1998.**Parent:** First Charter Corp.**Business type:** Agent.**Retail brokerage:** 100% commissions.**Employee benefits:** 8.2% of revenues in 2004.**Acquisitions:** Smith & Associates Insurance

Continued on next page

Continued from previous page
 Services, Charlotte, N.C., December 2004.
Officers: John Smith, John Land, vps.

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

	2004	2003
Premium volume	\$14,009,751	\$14,336,973
Gross revenues	\$2,145,758	\$2,178,642
Brokerage revenues	\$2,093,431	\$2,117,270
U.S. clients	100%	100%
Brokerage: retail	79.4%	77.5%
U.S. offices	\$1,703,732	\$1,688,109
Personal	18.2%	19.7%
Services	2.2%	2.5%
Investment income	0.1%	0.2%
Other	0.1%	0.1%
Employees	24	25
Retail offices	2	2

Founded: 1984.

Business type: Agent.

Retail brokerage: 100% insurance companies; 100% commissions.

Employee benefits: 9.2% of revenues in 2004.

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

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

Fleet Insurance Services

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

	2004	2003
Premium volume	\$1,133,000,000	\$1,000,000,000
Gross revenues	\$75,355,000	\$71,200,000
Brokerage revenues	\$74,605,000	\$70,300,000
U.S. clients	100%	100%
Brokerage: retail	83.2%	82%
U.S. offices	\$62,694,000	\$59,421,000
Wholesale	8.8%	8%
Personal	7%	8%
Services	N/A	2%
Investment income	1%	1%
Employees	337	310
Retail offices	10	10

Founded: 2000.

Parent: Bank of America Corp.

Employee benefits: 66% of revenues in 2004.

Officers: Thomas Sharkey Jr., president/CEO; James T. O'Connor, executive vp-sales and marketing; Sanjiv M. Shah, senior vp-finance and accounting operations.

Contact: Sanjiv M. Shah.

Frenkel & Co. Inc.

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

	2004	2003
Premium volume	\$514,127,676	\$514,917,690
Gross revenues	\$48,665,015	\$50,797,087
Brokerage revenues	\$47,035,992	\$49,826,655
U.S. clients	99%	99%
Non-U.S. clients	1%	1%

Brokerage: retail	87%	88%
U.S. offices	\$42,443,916	\$44,701,437
Wholesale	1%	1%
Personal	8%	7%
Services	1%	1%
Investment income	1%	2%
Other	2%	1%
Employees	230	229
Retail offices	3	3

Founded: 1878.

Business type: Broker.

Retail brokerage: 33% insurance companies, 67% clients; 92% commissions, 8% fees.

Employee benefits: 19% of revenues in 2004.

Acquisitions: Wagenbach, Los Angeles, August 2004.

Officers: Robert E. Shunk, chairman; John F. Kelly, president/CEO; Charles C. Yeomans, executive vp/COO.

Contact: Richard Pellegrino, vp/controller.

Fringe Benefits Management Co.

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

	2004	2003
Premium volume	\$490,000,000	\$430,000,000
Gross revenues	\$30,987,076	\$24,260,738
Brokerage revenues	\$30,987,076	\$24,260,738
U.S. clients	100%	100%
Brokerage: retail	45%	45%
U.S. offices	\$13,906,852	\$10,917,332
Services	55%	55%
Employees	350	310
Retail offices	2	2

Founded: 1976.

Employee benefits: 100% of revenues in 2004.

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

Contact: Patrick Peters, product research and development manager.

G

Arthur J. Gallagher & Co.

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

	2004	2003
Gross revenues	\$1,521,600,000	\$1,304,500,000
Brokerage revenues	\$1,325,200,000	\$1,202,400,000
U.S. clients	90%	90%
Non-U.S. clients	10%	10%
Brokerage: retail	49%	54%
U.S. offices	\$721,529,000	\$684,078,000
Non-U.S. offices	\$24,055,000	\$20,352,000
Wholesale	8%	7%
Reinsurance	5%	6%
Personal	1%	1%
Services	24%	25%
Investment income	13%	7%
Employees	8,204	7,206
Retail offices	150	110

Founded: 1927.

Retail brokerage: 82% commissions, 18% fees.

Employee benefits: 12% of revenues in 2004.

Acquisitions: Johnsey Insurance Agency Inc., Fresno, Calif., July 2004; Health Care Insurers Inc., Colorado Springs, Colo., August 2004; Strategix Inc., Oviedo, Fla., September 2004;

Sheridan Insurance Group, Friendswood, Texas, September 2004; I. Arthur Yanoff & Co. Ltd., Valley Stream, N.Y., October 2004; BenefitPort Northwest, Bellevue, Wash., October 2004; The Kooper Group Inc., New York, November 2004; IGroup Inc., Oklahoma City, December 2004; FPE Insurance Brokers Pty. Ltd., North Sydney, Australia, December 2004; Marine Insurance Service L.L.C., Metairie, La., January 2005; Horton Insurance Agency Inc., Oklahoma City, January 2005; Chris Schroeder Insurance Inc., Milwaukee, April 2005; WorkCare Northwest Inc., Boise, Idaho, May 2005; Alternative Market Specialists, Edina, Minn., May 2005.

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

Contact: Douglas K. Howell.

William Gallagher Associates Insurance Brokers Inc.

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

	2004	2003
Gross revenues	\$38,020,024	\$34,771,967
Brokerage revenues	\$37,511,249	\$34,528,563
U.S. clients	97%	97%
Non-U.S. clients	3%	3%
Brokerage: retail	97.5%	98%
U.S. offices	\$36,059,674	\$33,162,765
Non-U.S. offices	\$1,200,000	\$912,762
Personal	0.7%	0.6%
Services	0.7%	0.7%
Investment income	0.6%	0.5%
Other	0.5%	0.2%
Employees	170	150
Retail offices	6	5

Founded: 1983.

Business type: Broker.

Employee benefits: 20% of revenues in 2004.

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

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

Garner Insurance Services

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

	2004	2003
Premium volume	\$20,000,000	\$18,000,000
Gross revenues	\$1,206,861	\$1,239,485
Brokerage revenues	\$1,206,861	\$1,239,485
U.S. clients	100%	100%
Brokerage: retail	46%	45%
U.S. offices	\$549,309	\$557,768
Services	54%	55%
Employees	12	11
Retail offices	1	1

Founded: 1987.

Parent: Garner Consulting.

Business type: Broker.

Retail brokerage: 45% commissions, 55% fees.

Employee benefits: 100% of revenues in 2004.

Officers: John C. Garner, CEO; Gerti Reagan Garner, president; Valarie M. Lees, secretary.

Contact: Gerti Reagan Garner; gerti@garnerbenefits.com.

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The Graham Co.

1 Penn Square W.,
Philadelphia, Pa. 19102;
215-567-6300; fax: 215-567-0804
www.grahamco.com

	2004	2003
Premium volume	\$262,400,000	\$252,906,000
Gross revenues	\$39,424,322	\$38,063,000
Brokerage revenues	\$39,181,596	\$37,829,000
U.S. clients	100%	100%
Brokerage: retail	98.6%	98.6%
U.S. offices	\$38,868,439	\$37,549,150
Personal	0.8%	0.8%
Investment income	0.6%	0.6%
Employees	165	158
Retail offices	2	2

Founded: 1950.**Business type:** Broker.**Retail brokerage:** 64% insurance companies, 36% clients; 64% commissions, 36% fees.**Employee benefits:** 0.6% of revenues in 2004.**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

	2004	2003
Gross revenues	\$504,982,800	\$425,444,000
Brokerage revenues	\$499,932,972	\$418,655,000
U.S. clients	1%	1%
Non-U.S. clients	99%	99%
Brokerage: retail	87.8%	87.6%
Non-U.S. offices	\$443,414,700	\$372,263,500
Reinsurance	2.5%	2.5%
Personal	8.1%	8.3%
Services	0.6%	0.6%
Other	1%	1%
Employees	3,191	2,935
Retail offices	74	67

*Converted at applicable exchange rate.***Founded:** 1907.**Business type:** Broker.**Employee benefits:** 25.8% of revenues in 2004.**Nonretail subsidiaries:** Gras Savoye Reinsurance, Neuilly-sur-Seine, France; Sageris, Neuilly-sur-Seine, France; Sageri Espanola, Madrid, Spain; Sageri Luxembourg, Luxembourg.**Acquisitions:** Brockers & Consultants, Mauritius, June 2004; Acteon, Paris, July 2004; ASC, Pornichet, France, July 2004; Cabinet Berger Simon, France, September 2004; Europeenne de Courtage, Rennes, France, January 2005; Seccar, Paris, March 2005.**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 Services Inc.**

1300 S. Mopac Expressway S.,
Austin, Texas 78746;
512-434-8464; fax: 512-434-8647
www.insurance.guarantygroup.com

	2004	2003
Premium volume	\$800,000,000	\$600,000,000

Gross revenues	\$62,595,813	\$53,176,542
Brokerage revenues	\$58,965,256	\$50,083,820
U.S. clients	100%	100%
Brokerage: retail	59.7%	54.3%
U.S. offices	\$38,588,943	\$28,862,558
Wholesale	N/A	2.7%
Personal	34.4%	37%
Services	0.1%	0.1%
Investment income	1%	1.6%
Other	4.8%	4.3%
Employees	240	202
Retail offices	10	10

Founded: 1957.**Parent:** Temple-Inland Inc.**Business type:** Agent.**Retail brokerage:** 89% insurance companies, 11% clients; 83% commissions, 17% fees.**Employee benefits:** 8% of revenues in 2004.**Acquisitions:** Walter Mortensen Insurance, Bakersfield, Calif., January 2005.**Officers:** Hal Shults, president/CEO; Chuck Jehl, executive vp/COO; Von Breau, executive vp-sales.**Contact:** Chuck Jehl.**H****HSBC Insurance Brokers Holdings Ltd.**

Bishops Court, 27-33 Artillery Lane,
London, E1 7LP England;
44-207-247-5433; fax: 44-207-311-2139
www.insurancebrokers.hsbc.co.uk

	2004	2003
Premium volume	\$2,570,008,974	\$2,171,718,900
Gross revenues	\$348,196,497	\$295,935,510
Brokerage revenues	\$288,407,886	\$250,997,760
U.S. clients	6%	7%
Non-U.S. clients	94%	93%
Brokerage: retail	30%	28%
Non-U.S. offices	\$105,065,727	\$82,848,870
Wholesale	23%	26%
Reinsurance	12%	14%
Services	18%	17%
Investment income	5%	4%
Other	12%	11%
Employees	2,071	2,052
Retail offices	27	26

*Converted at applicable exchange rate.***Founded:** 1808.**Parent:** HSBC Holdings P.L.C.**Business type:** Broker.**Retail brokerage:** 70% commissions, 30% fees.**Employee benefits:** 15% of revenues in 2004.**Nonretail subsidiaries:** HSBC Insurance (UK) Ltd., London; HSBC Actuaries & Consultants Ltd., London; HSBC Shipping Services Ltd., London.**Officers:** A.P. Hope, chairman; A.M.M. Dixon, chief executive; Tim Kemp, deputy chief executive.**Contact:** Anna Moreno, director-communications.**Haas & Wilkerson Insurance**

4300 Shawnee Mission Parkway,
Shawnee Mission, Kan. 66205;
913-432-4400; fax: 913-432-6159
www.hwins.com

	2004	2003
Premium volume	\$78,276,000	\$75,000,000

Gross revenues	\$11,905,000	\$12,923,182
Brokerage revenues	\$11,905,000	\$12,923,182
U.S. clients	100%	100%
Brokerage: retail	88%	88%
U.S. offices	\$10,476,400	\$11,604,490
Wholesale	2%	2%
Personal	3%	3%
Services	5%	5%
Employees	80	80
Retail offices	3	3

*Fiscal year ending 1/31.***Founded:** 1939.**Business type:** Agent.**Retail brokerage:** 98% commissions, 2% fees.**Employee benefits:** 3% of revenues in 2004.**Officers:** William R. Wilkerson IV, president/CEO; L. Mitchell Castor, COO/CFO.**Contact:** Paula J. Taylor, administrative assistant.**Haylor, Freyer & Coon Inc.**

231 Salina Meadows, P.O. Box 4743,
Syracuse, N.Y. 13221-4743;
315-451-1500; fax: 315-453-2184
www.haylor.com

	2004	2003
Premium volume	\$230,000,000	\$200,000,000
Gross revenues	\$27,700,000	\$25,000,000
Brokerage revenues	\$24,400,000	\$22,175,000
U.S. clients	100%	100%
Brokerage: retail	62%	65.7%
U.S. offices	\$17,300,000	\$16,425,000
Wholesale	2%	2%
Personal	17%	19%
Services	2%	2%
Investment income	0.6%	0.6%
Other	16.4%	10.7%
Employees	220	208
Retail offices	10	10

*Fiscal year ending 8/31.***Founded:** 1928.**Business type:** Agent.**Retail brokerage:** 100% clients; 98% commissions, 2% fees.**Employee benefits:** 8% of revenues in 2004.**Acquisitions:** Falvo Insurance Agency, Vestal, N.Y., March 2005.**Officers:** C. Bruce Wichmann, president; Victor A. Diserio, CEO; Richard C. Howland, COO.**Contact:** Andrea Miceli, manager-marketing services; 315-703-1329; amiceli@haylor.com.**The Hays Group Inc. dba Hays Cos.**

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

	2004	2003
Premium volume	\$850,000,000	\$700,000,000
Gross revenues	\$60,000,000	\$48,800,000
Brokerage revenues	\$59,500,000	\$48,500,000
U.S. clients	100%	100%
Brokerage: retail	90%	90%
U.S. offices	\$54,000,000	\$43,920,000
Reinsurance	2%	3%
Personal	4%	2%
Services	3%	5%
Investment income	1%	N/A
Employees	360	300
Retail offices	17	17

Founded: 1994.**Business type:** Broker.**Retail brokerage:** 60% insurance companies, 40% clients; 60% commissions, 40% fees.

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Employee benefits: 34% of revenues in 2004.**Officers:** Donald Birdsong, chairman; James C. Hays, president/CEO; Michael Egan, president-Hays Benefits Group; Russell Berman, William L. Mershon, executive vps.**Contact:** Stephen Lerum, CFO; slerum@hayscompanies.com.**Heath Lambert Holdings Ltd.**Friary Court, Crutched Friars,
London, EC3N 2NP England;
44-207-560-3000; fax: 44-207-560-3504
www.heathlambert.com

	2004	2003
Premium volume	\$2,973,126,000	\$6,209,580,000
Gross revenues	\$294,707,907	\$532,389,780
Brokerage revenues	\$283,546,770	\$518,336,520
U.S. clients	6.4%	21.8%
Non-U.S. clients	93.6%	78.2%
Brokerage: retail	43%	40%
U.S. offices	N/A	\$13,889,850
Non-U.S. offices	\$121,925,661	\$193,477,440
Wholesale	15%	29%
Reinsurance	18%	18%
Personal	11%	6%
Services	8%	4%
Investment income	4%	3%
Other	1%	N/A
Employees	1,972	3,883
Retail offices	54	144

Converted at applicable exchange rate.

Founded: 2003.**Business type:** Broker.**Retail brokerage:** 18% insurance companies, 82% clients; 68% commissions, 32% fees.**Employee benefits:** 9% of revenues in 2004.**Nonretail subsidiaries:** Heath Lambert Alatau Ltd., Almaty, Kazakhstan; Heath Lambert Baltic Kindlustusmaakler A.S., Talin, Estonia; Heath Lambert (CZ), Prague, Czech Republic; Heath Lambert Ecuador, Quito, Ecuador; Heath Lambert Interbroker R.E., Barcelona, Spain; Heath Lambert Korea, Seoul, South Korea; Heath Lambert Polska, Warsaw, Poland; Heath Lambert (Sur) S.A., Buenos Aires, Argentina; Heath Lambert Sweden A.B., Orebru, Sweden.**Officers:** Adrian Colosso, group chief executive; Mike Bruce, group managing director.**Contact:** Richard Sansom, group finance director; rsansom@heathlambert.com.**Heffernan Group**1350 Carlbak Ave., Suite 200,
Walnut Creek, Calif. 94596;
925-934-8500; fax: 925-934-8278
www.heffgroup.com

	2004	2003
Premium volume	\$481,873,000	\$462,000,000
Gross revenues	\$50,390,000	\$44,408,000
Brokerage revenues	\$50,352,295	\$43,519,840
U.S. clients	100%	100%
Brokerage: retail	75.7%	73%
U.S. offices	\$38,142,000	\$32,417,000
Wholesale	17%	18%
Personal	4.2%	4%
Services	3%	3%
Investment income	0.1%	1%
Other	N/A	1%
Employees	299	258
Retail offices	7	7

Founded: 1988.**Business type:** Broker.**Retail brokerage:** 90% insurance companies,

10% clients; 92% commissions, 8% fees.

Employee benefits: 4% of revenues in 2004.**Nonretail subsidiaries:** ART Insurance Services, Concord, Calif.; Tangram Program Managers, Petaluma, Calif.**Officers:** F. Mike Heffernan III, CEO; Ed Dantzig, senior vp; Robin P. Newman, COO.**Contact:** Ann Mohler, director-public relations; 925-942-4608; annmo@heffgroup.com.**Hibernia Insurance Agency L.L.C.**P.O. Box 6650,
Metairie, La. 70009;
504-834-2424; fax: 504-834-2995
www.hibernia.com

	2004	2003
Premium volume	\$501,729,000	\$482,211,000
Gross revenues	\$35,910,000	\$34,032,000
Brokerage revenues	\$35,191,800	\$33,691,680
U.S. clients	100%	100%
Brokerage: retail	44%	45%
U.S. offices	\$15,800,400	\$15,314,000
Personal	54%	54%
Other	2%	1%
Employees	176	162
Retail offices	6	4

Founded: 1965.**Parent:** Hibernia Corp.**Business type:** Agent.**Retail brokerage:** 2% insurance companies, 98% clients; 92% commissions, 8% fees.**Employee benefits:** 13% of revenues in 2004.**Officers:** Steven C. Terry, president; Sandra Gardsbane, COO; Patricia Muller, employee benefits leader.**Contact:** Suzanne P. Boudreaux, financial director.**Higginbotham & Associates Inc.**500 W. 13th St.,
Fort Worth, Texas 76102;
800-728-2374; fax: 817-347-7094
www.higginbotham.net

	2004	2003
Premium volume	\$382,000,000	\$265,000,000
Gross revenues	\$27,569,843	\$24,561,035
Brokerage revenues	\$27,353,218	\$24,045,253
U.S. clients	100%	100%
Brokerage: retail	91%	87.1%
U.S. offices	\$25,089,080	\$21,392,661
Personal	8.2%	10.9%
Investment income	0.1%	0.1%
Other	0.7%	1.9%
Employees	185	158
Retail offices	6	5

Founded: 1948.**Business type:** Agent.**Retail brokerage:** 99% insurance companies, 1% clients; 99% commissions, 1% fees.**Employee benefits:** 36.2% of revenues in 2004.**Officers:** J. Russell Reid, president/CEO; James A. Krause, CFO; James D. Hubbard Jr., managing director-financial services division; C. Douglas Dickerson, managing director-property and casualty division; Michael Parks, managing director-employee benefits department; Mary Russell, managing director-personal property and casualty department; Morgan Woodruff, secretary/treasurer.**Contact:** J. Russell Reid; 817-347-6969; rreid@higginbotham.net.**Hilb, Rogal & Hobbs Co.**4951 Lake Brook Drive,
Glen Allen, Va. 23060;
804-747-6500; fax: 804-747-6046
www.hrh.com

	2004	2003
Premium volume	\$6,600,000,000	\$5,900,000,000
Gross revenues	\$619,602,950	\$563,647,023
Brokerage revenues	\$609,659,794	\$555,732,066
U.S. clients	98.7%	99.2%
Non-U.S. clients	1.3%	0.8%
Brokerage: retail	78.9%	83.5%
U.S. offices	\$488,608,541	\$470,613,004
Wholesale	7.4%	2.8%
Reinsurance	0.8%	0.3%
Personal	7.7%	8.3%
Services	3.6%	3.7%
Investment income	0.5%	0.6%
Other	1.1%	0.8%
Employees	3,700	3,300
Retail offices	109	108

Founded: 1982.**Retail brokerage:** 85% insurance companies, 15% clients; 85% commissions, 15% fees.**Employee benefits:** 19.3% of revenues in 2004.**Nonretail subsidiaries:** Bliss & Glennon Inc., Redondo Beach, Calif.; Dominion Specialty Group Inc., Lake Mary, Fla.; Freberg Environmental Inc., Denver; HRH Reinsurance Brokers L.L.C., Greenwich, Conn.; HRH Reinsurance Brokers Ltd., London; HRH Reinsurance Intermediary L.L.C., Greenwich, Conn.; HRH Risk Mitigation Inc., Carnegie, Pa.; HRH Securities L.L.C., New York; Hilb Rogal & Hobbs of Conroe Inc., Conroe, Texas; Hilb Rogal & Hobbs of Oak Brook Inc., Oak Brook, Ill.; Hilb Rogal & Hobbs Wholesale Insurance Services, El Cajon, Calif.; Integrated Risk Solutions Insurance Services L.L.C., San Francisco; Maclean, Oddy & Associates Inc., Dallas; Managing Agency Group Inc., Hartford, Conn.; New World E&S L.L.C., Cos Cob, Conn.; NIB/Lees Preston Ltd., London; Premium Funding Associates Inc., Hartford, Conn.; Smith Bell & Thompson Inc., Burlington, Vt.; Sterling Specialty Marketing Insurance Marketing, Portland, Ore.; Westport Worldwide, Albany, N.Y.; WorkPlus.com, Hartford, Conn.**Acquisitions:** T.J. Adams Group L.L.C., Lombard, Ill., August 2004; Frank F. Haack & Associates Inc., Milwaukee, September 2004; Insurance Services Inc., Appleton, Wis., October 2004; Surplus Inc., Conroe, Texas, November 2004; Smith, Bell & Thompson Inc., Burlington, Vt., December 2004; True Benchmark Insurance Services L.L.C., Oak Brook, Ill., January 2005; Ed Murray & Sons Inc., Cheyenne, Wyo., January 2005.**Officers:** Martin L. Vaughan III, chairman/CEO; F. Michael Crowley, executive vp/national director-property and casualty; Timothy J. Korman, executive vp-finance and administration.**Contact:** Carolyn Jones, senior vp/CFO/treasurer; 804-747-3108; carolyn.jones@hrh.com.**Hirsch Wolf & Co. L.L.C.**1505 Coney Island Ave.,
Brooklyn, N.Y. 11230;
718-252-2800; fax: 718-338-0024
www.hwcins.com

2004 2003

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Premium volume	\$70,000,000	\$68,000,000
Gross revenues	\$6,350,000	\$6,200,000
Brokerage revenues	\$6,250,000	\$6,138,000
U.S. clients	100%	100%
Brokerage: retail	93%	93%
U.S. offices	\$5,905,500	\$5,766,000
Wholesale	3%	3%
Personal	3%	3%
Investment income	1%	1%
Employees	25	23
Retail offices	1	1

Founded: 1958.**Business type:** Broker.**Officers:** Hirsch Wolf, president; Lon Grayson, executive vp; David Geiler, controller.**Contact:** Sharon Lynch, personal lines manager/claims manager; slynch@hwcins.com.

Hitachi Insurance Service Ltd.

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

	2004	2003
Premium volume	\$518,833,924	\$487,955,336
Gross revenues	\$75,921,926	\$68,305,530
Brokerage revenues	\$73,728,782	\$66,635,615
U.S. clients	1%	1.1%
Non-U.S. clients	99%	98.9%
Brokerage: retail	28.9%	29%
U.S. offices	\$765,511	\$735,090
Non-U.S. offices	\$21,175,598	\$19,052,299
Reinsurance	0.3%	N/A
Personal	67.9%	68.6%
Investment income	0.4%	0.3%
Other	2.5%	2.1%
Employees	409	397
Retail offices	28	29

Converted at applicable exchange rate.

Fiscal year ending 3/31.

Founded: 1949.**Parent:** Hitachi Ltd.**Business type:** Agent.**Retail brokerage:** 100% insurance companies; 100% commissions.**Employee benefits:** 23.2% of revenues in 2004.**Nonretail subsidiaries:** Concord Enterprise Insurance Co. Ltd., Hamilton, Bermuda; Hitachi Insurance Services (Hong Kong) Ltd., Hong Kong.**Officers:** Hiroshi Idogawa, president; Teruo Ichizaki, Hironobu Kaneko, executive managing directors.**Contact:** Hiroshi Kurihara, general manager-international department; kurihara-hi@hitachi-hoken.co.jp.

Holmes Murphy & Associates Inc.

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

	2004	2003
Premium volume	\$855,715,000	N/A
Gross revenues	\$66,415,156	\$62,647,897
Brokerage revenues	\$65,316,191	\$62,290,886
U.S. clients	100%	100%
Brokerage: retail	81.7%	83.4%
U.S. offices	\$54,255,688	\$52,248,376
Personal	0.3%	0.3%
Services	16.3%	15.7%
Investment income	0.2%	0.2%

Other	1.5%	0.4%
Employees	410	389
Retail offices	13	15

Founded: 1932.**Parent:** HMA Inc.**Officers:** J. Douglas Reichardt, CEO; James S. Swift, president-Holmes Murphy & Associates Inc.; Nickolas J. Henderson, president/secretary-HMA Inc.

Horton Insurance Agency Inc.

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

	2004	2003
Gross revenues	\$38,234,117	\$34,633,061
Brokerage revenues	\$37,851,776	\$34,286,730
U.S. clients	100%	100%
Brokerage: retail	76%	73%
U.S. offices	\$29,057,929	\$25,282,135
Wholesale	14%	17%
Personal	6%	7%
Services	3%	2%
Investment income	1%	1%
Employees	303	297
Retail offices	7	9

Founded: 1971.**Business type:** Broker.**Retail brokerage:** 94% insurance companies, 6% clients; 92% commissions, 8% fees.**Employee benefits:** 24% of revenues in 2004.**Acquisitions:** Independent Risk Managers, Chicago, April 2004; Bear Paw Benefits, Albuquerque, N.M., October 2004; Sonoran National Insurance Group, Phoenix, April 2005.**Officers:** Glenn M. Horton, president/CEO; David J. Loomis, COO; Dennis Via, CFO; Charles Naso, divisional president-risk management; Richard Klein, divisional president-employee benefits; Robert Godwin, divisional president-personal lines.**Contact:** Jason Wallace, division president-new business development; 708-845-3157; jason.wallace@thehortongroup.com.

Hub International Ltd.

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

	2004	2003
Gross revenues	\$360,850,419	\$286,359,000
Brokerage revenues	\$350,666,018	\$277,991,000
U.S. clients	66%	62%
Non-U.S. clients	34%	38%
Brokerage: retail	60%	65.1%
U.S. offices	\$173,408,629	\$133,425,000
Non-U.S. offices	\$42,091,721	\$52,708,000
Wholesale	18%	10%
Personal	19%	22%
Investment income	1%	1%
Other	2%	1.9%
Employees	3,300	2,472
Retail offices	200	116

Founded: 1998.**Business type:** Broker.**Retail brokerage:** 6% insurance companies, 94% clients; 75% commissions, 25% fees.**Employee benefits:** 7% of revenues in 2004.**Nonretail subsidiaries:** Cross Border Underwriting Services Inc., Brampton, Ontario; Program Brokerage Corp., New York; The Wholesale

Insurance Group, Calgary, Alberta, Brampton and Ottawa, Ontario, Moncton, New Brunswick.

Acquisitions: THB Intermediaries, Los Angeles, Chicago, New York, Dallas, May 2005; Tash Lyle & Jones, Seattle, May 2005.**Officers:** Martin P. Hughes, chairman/CEO; Richard A. Gulliver, president; Bruce D. Guthart, COO.**Contact:** Heather Schneider, corporate communications manager; heather.schneider@hubinternational.com.

Hylant Group

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

	2004	2003
Premium volume	\$917,000,000	\$850,000,000
Gross revenues	\$77,170,094	\$77,014,930
Brokerage revenues	\$74,445,541	\$75,705,676
U.S. clients	100%	100%
Brokerage: retail	88.3%	84.7%
U.S. offices	\$68,154,661	\$65,231,646
Wholesale	0.1%	0.7%
Reinsurance	0.1%	0.5%
Personal	2.7%	2.5%
Services	5.4%	9.9%
Investment income	1.3%	1.2%
Other	2.1%	0.5%
Employees	532	535
Retail offices	9	11

Founded: 1935.**Business type:** Agent.**Retail brokerage:** 82.5% insurance companies, 17.5% clients; 85.4% commissions, 14.6% fees.**Employee benefits:** 18.5% of revenues in 2004.**Nonretail subsidiaries:** Hylant Consulting, Cleveland; Hylant Financial Services, Toledo, Ohio; HyHealth, Toledo, Ohio; Hylant Health Management, Toledo, Ohio; Hylant Health Strategies, Toledo, Ohio.**Acquisitions:** Dobson-McOmber Agency Inc., Ann Arbor, Mich., January 2005; Harcum-Schuett Agency Inc., Columbus, Ohio, February 2005; SJG Group Inc., Royal Oak, Mich., June 2005.**Officers:** Patrick R. Hylant, chairman/CEO; William F. Buckley, president/COO; J. Scott Stewart, executive vp.**Contact:** Bill Pridgeon, senior vp/CFO; bill.pridgeon@hylant.com.

The IMA Financial Group Inc.

250 N. Water St., Suite 600,
Wichita, Kan. 67202;
316-267-9221; fax: 316-266-6554
www.imacorp.com

	2004	2003
Gross revenues	\$54,625,941	\$52,921,608
Brokerage revenues	\$54,571,315	\$52,338,888
U.S. clients	100%	100%
Brokerage: retail	86.9%	87.4%
U.S. offices	\$47,469,942	\$46,304,573
Wholesale	6.8%	7.3%

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Personal	3.5%	3.2%
Services	2.7%	2%
Other	0.1%	0.1%
Employees	356	327
Retail offices	5	4

Founded: 1974.**Business type:** Agent.**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 Marketing Agencies Inc.

The Day Building, 306 Main St.,
Worcester, Mass. 01608;
508-753-7233; fax: 508-754-0487
www.imaagency.com

	2004	2003
Premium volume	\$65,000,000	\$60,000,000
Gross revenues	\$7,000,000	\$6,500,000
Brokerage revenues	\$6,930,000	\$6,435,000
U.S. clients	100%	100%
Brokerage: retail	89%	89%
U.S. offices	\$6,230,000	\$5,800,000
Personal	8%	8%
Services	2%	2%
Other	1%	1%
Employees	55	53
Retail offices	2	2

Founded: 1924.**Business type:** Agent.**Retail brokerage:** 87% commissions, 13% fees.**Employee benefits:** 8% of revenues in 2004.**Officers:** Laura Herman-Strohecker, CEO; Peter H. Herman, president.**Contact:** Peter H. Herman,
phh@imaagency.com.

Insurance Office of America Inc.

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

	2004	2003
Premium volume	\$465,250,000	\$412,000,000
Gross revenues	\$47,230,156	\$41,170,241
Brokerage revenues	\$46,524,156	\$41,170,241
U.S. clients	100%	100%
Brokerage: retail	84%	93%
U.S. offices	\$46,524,156	\$38,288,324
Wholesale	7%	N/A
Personal	5%	5%
Services	4%	2%
Investment income	1.5%	N/A
Employees	395	320
Retail offices	17	15

Founded: 1988.**Parent:** IOA Group L.L.C.**Business type:** Agent.**Retail brokerage:** 100% clients; 96% commissions, 4% fees.**Employee benefits:** 10.8% of revenues in 2004.**Nonretail subsidiaries:** Fresh Communications, Longwood, Fla.; US Administrators L.L.C., Atlanta.**Officers:** David Maki, president; John K. Ritenour, CEO; Wesley Scovanner, CFO.**Contact:** John K. Ritenour;
ritenourj@ioa-insurance.com; Wesley Scovanner;
scovannerw@ioa-insurance.com; Bruce

Berthelsen, COO.

InterWest Insurance Services Inc.

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

	2004	2003
Premium volume	\$471,912,700	\$440,583,270
Gross revenues	\$51,355,130	\$42,558,418
Brokerage revenues	\$50,299,095	\$41,707,250
U.S. clients	100%	100%
Brokerage: retail	93%	93%
U.S. offices	\$47,491,149	\$39,579,793
Wholesale	1%	1%
Personal	4%	4%
Investment income	N/A	1%
Other	2%	1%
Employees	303	278
Retail offices	7	7

Founded: 1992.**Business type:** Broker.**Retail brokerage:** 100% insurance companies; 99% commissions, fees 1%.**Employee benefits:** 8% of revenues in 2004.**Acquisitions:** Bulotti & Associates, Sacramento, Calif., January 2005.**Officers:** Tom Williams, chairman/CEO; Bill O'Keefe, executive vp; Don Pollard, CFO.**Contact:** Valerie Lyons, director-marketing and sales; vlyons@iwins.com.

J

Jardine Lloyd Thompson Group P.L.C.

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

	2004	2003
Premium volume	\$7,434,648,000	\$6,570,716,100
Gross revenues	\$883,506,000	\$728,808,600
Brokerage revenues	\$857,844,000	\$701,028,900
U.S. clients	24%	24%
Non-U.S. clients	76%	76%
Brokerage: retail	39%	33%
U.S. offices	\$43,992,000	N/A
Non-U.S. offices	\$300,612,000	\$233,676,300
Wholesale	16%	17%
Reinsurance	17%	22%
Personal	1%	1%
Services	24%	23%
Investment income	3%	4%
Employees	5,349	4,617
Retail offices	46	44

*Converted at applicable exchange rate.***Founded:** 1970.**Business type:** Broker.**Retail brokerage:** 50% commissions, 50% fees.**Employee benefits:** 18% of revenues in 2004.**Nonretail subsidiaries:** Agnew Higgins Pickering & Co. Ltd., London; Financial Solutions Ltd., Hamilton, Bermuda; JLT Mexico, Intermediarios de Reaseguro S.A. de C.V., Mexico City; JLT Moscow Insurance Brokers CJSC, Moscow; JLT Peru Corredores de Reaseguros S.A., Lima, Peru; JLT Re Corredores Solombianos de Reaseguros S.A., Bogota and Cali, Colombia; JLT Risk Solutions (Cayman) Ltd.,

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www.BusinessInsurance.com

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313-446-1662

www.BusinessInsurance.com/SubscribeRenew

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Cayman Islands, B.W.I.; JLT Risk Solutions Bermuda Ltd., Hamilton, Bermuda; JLT Risk Solutions (Guernsey) Ltd., Guernsey; JLT Risk Solutions Ltd., Luanda, Angola, London; JLT Risk Solutions Sweden A.B., Stockholm, Sweden; JLT Services Corp., Waterbury, Conn., Chicago, Latham, N.Y.; JLTRS Energy (France) S.A., Paris; Jardine Financial Services (Ireland) Ltd., Cork and Dublin, Ireland; Jardine Lloyd Thompson L.L.C., Chicago, New York, Dallas, Houston; Jardine Lloyd Thompson Ltd., Auckland, Christchurch, Hamilton and Wellington, New Zealand; Jardine Lloyd Thompson UK Ltd., Braknell, Bristol, Exeter, Ilford, Ipswich, Leeds, Leicester, Liverpool, London, Maidenhead, Manchester, Orpington and Reading, England, Glasgow, Scotland, Cardiff, Wales; Lloyd & Partners Ltd., London.

Acquisitions: Heath Lambert Holdings Ltd. retail and wholesale operations in Columbia, Mexico and Peru, December 2004.

Officers: Ken Carter, executive chairman; G.W. Stuart-Clarke, group finance director.

Jenkins Athens Insurance Services

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

	2004	2003
Gross revenues	\$36,001,183	\$35,590,000
Brokerage revenues	\$35,922,284	\$35,091,740
U.S. clients	100%	100%
Brokerage: retail	54.5%	56.6%
U.S. offices	\$19,620,645	\$20,143,940
Personal	1.3%	1%
Services	43.5%	41%
Investment income	0.2%	0.4%
Other	0.5%	1%
Employees	241	234
Retail offices	2	2

Founded: 1937.

Business type: Broker.

Retail brokerage: 5% insurance companies, 95% clients; 55.5%, commissions, 44.5% fees.

Employee benefits: 20.5% of revenues in 2004.

Nonretail subsidiaries: Athens Benefits Insurance Services Inc., Concord, Calif.

Officers: Curt Perata, CEO; Michael Leonard, CFO.

Contact: Michael Leonard
mleonard@jenkinsathens.com

K

Keenan & Associates

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

	2004	2003
Gross revenues	\$105,217,000	\$93,212,862
Brokerage revenues	\$104,822,000	\$92,977,862
U.S. clients	100%	100%
Brokerage: retail	41%	47%
U.S. offices	\$43,138,970	\$43,810,045
Services	58.7%	52.6%

Investment income	0.3%	0.4%
Employees	625	560
Retail offices	10	10

Founded: 1972.

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

R.C. Knox and Co. Inc.

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

	2004	2003
Premium volume	\$301,000,000	\$290,000,000
Gross revenues	\$27,113,000	\$27,147,000
Brokerage revenues	\$25,793,935	\$25,789,650
U.S. clients	100%	100%
Brokerage: retail	87.2%	85%
U.S. offices	\$23,774,242	\$23,075,000
Personal	8%	10%
Investment income	4.8%	5%
Employees	123	123
Retail offices	2	2

Founded: 1893.

Parent: People's Bank.

Business type: Agent.

Employee benefits: 9% of revenues in 2004.

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

Contact: John F. Byrnes; jbyrnes@rcknox.com

L

Lamb, Little & Co.

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

	2004	2003
Premium volume	\$75,099,641	\$71,559,000
Gross revenues	\$10,531,094	\$10,707,144
Brokerage revenues	\$10,531,094	\$10,707,144
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	85%	85%
U.S. offices	\$8,903,211	\$9,101,072
Personal	15%	15%
Employees	89	90
Retail offices	2	2

Founded: 1947.

Business type: Broker.

Officers: Andrew DeMarco, Vito Migliore, Brian MacDonald, Steven Lorenzini, vps; Bruce Wahlborg, vp/ treasurer.

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

J. Smith Lanier & Co.

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

	2004	2003
Premium volume	\$490,000,000	\$460,000,000
Gross revenues	\$68,915,094	\$63,657,553
Brokerage revenues	\$68,209,193	\$63,020,977
U.S. clients	100%	100%
Brokerage: retail	80.4%	80%
U.S. offices	\$55,407,736	\$50,926,042
Personal	9%	9.5%

Services	9.6%	9.5%
Investment income	1%	1%
Employees	464	434
Retail offices	16	16

Founded: 1868.

Retail brokerage: 95% insurance companies, 5% clients; 95% commissions, 5% fees.

Employee benefits: 32% of revenues in 2004.

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

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

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

Lawley Service Inc.

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

	2004	2003
Premium volume	\$169,000,000	\$176,235,489
Gross revenues	\$28,485,635	\$27,421,402
Brokerage revenues	\$28,392,725	\$27,204,713
U.S. clients	100%	100%
Brokerage: retail	75.8%	70.6%
U.S. offices	\$21,521,686	\$19,359,510
Personal	23.9%	28.6%
Investment income	N/A	0.1%
Other	0.3%	0.7%
Employees	219	232
Retail offices	7	7

Founded: 1945.

Business type: Agent.

Retail brokerage: 94.5% commissions, 5.5% fees.

Employee benefits: 16.5% of revenues in 2004.

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

	2004	2003
Premium volume	\$675,000,000	\$550,000,000
Gross revenues	\$98,617,300	\$77,650,000
Brokerage revenues	\$94,672,608	\$75,708,750
U.S. clients	100%	99%
Non-U.S. clients	NA	1%
Brokerage: retail	59.5%	65%
U.S. offices	\$58,677,300	\$50,470,000
Wholesale	3.5%	1%
Reinsurance	8%	4.5%
Personal	25%	27%
Investment income	2%	2%
Other	2%	0.5%
Employees	900	800
Retail offices	93	90

Founded: 1952.

Business type: Agent.

Retail brokerage: 89% insurance companies, 11% clients; 97% commissions, 3% fees.

Employee benefits: 5% of revenues in 2004.

Nonretail subsidiaries: Allegiance Premium

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Finance Co. L.L.C., Cedar City, Utah; Leavitt Group Agency Association L.L.C., Cedar City, Utah; Leavitt Group Enterprises, Cedar City, Utah; PacWest Captive Insurance Co., Phoenix; Mutual Insurance Services, Federal Way, Wash.

Acquisitions: Hennessey Insurance, Vicksburg, Miss., October 2004; ISU Valley, Covina, Calif., January 2005; Stephens & Hobdy, Natchez, Miss., January 2005; Archibald Insurance, Rexburg, Idaho, March 2005.

Officers: Dane O. Leavitt, CEO; Eric O. Leavitt, president; Vance Smith, Rod Leavitt, Caylor Dalley, chief area officers; Kelly Russell, chief acquisition officer.

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

Lockton Cos. Inc.

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

www.lockton.com

	2004	2003
Premium volume	\$7,000,000,000	\$6,000,000,000
Gross revenues	\$343,000,000	\$301,000,000
Brokerage revenues	\$336,140,000	\$294,980,000
U.S. clients	98%	98%
Non-U.S. clients	2%	2%
Brokerage: retail	95%	95%
U.S. offices	\$325,850,000	\$285,950,000
Personal	1%	1%
Services	2%	2%
Investment income	2%	2%
Employees	1,790	1,697
Retail offices	17	16

Fiscal year ending 4/30.

Founded: 1969.

Parent: Lockton Inc.

Business type: Broker.

Retail brokerage: 4% insurance companies, 96% clients; 50% commissions, 50% fees.

Employee benefits: 19%.

Acquisitions: Benefit Management Design Inc., Denver, January 2005.

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

Contact: Michael C. Frost.

The Loomis Co.

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

www.loomisco.com

	2004	2003
Premium volume	\$191,000,000	\$180,000,000
Gross revenues	\$29,200,000	\$28,940,000
Brokerage revenues	\$28,616,000	\$28,361,200
U.S. clients	99.8%	99.5%
Non-U.S. clients	0.2%	0.5%
Brokerage: retail	38%	36%
U.S. offices	\$10,874,080	\$10,418,400
Wholesale	3%	3%
Reinsurance	3%	3%
Personal	12%	8%
Services	42%	48%
Investment income	1%	1%
Other	1%	1%
Employees	280	300
Retail offices	3	4

Founded: 1955.

Retail brokerage: 50% insurance companies,

50% clients; 95% commissions, 5% fees.

Employee benefits: 42% of revenues in 2004.

Nonretail subsidiaries: Loomis Benefits Inc., Las Vegas; Loomis Benefits West Inc., Portland, Ore.; The Loomis Co., Parsippany N.J.

Officers: James R. Loomis, president; Thomas C. Forsberg, vp-operations; Kathy Schlegel, treasurer.

Contact: James R. Loomis; 610-374-4040, ext. 2201; jloomis@loomisco.com.

Lovitt & Touche Inc.

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

www.lovitt-touche.com

	2004	2003
Gross revenues	\$24,971,142	\$23,078,690
Brokerage revenues	\$24,519,142	\$22,847,903
U.S. clients	100%	100%
Brokerage: retail	92.6%	92.3%
U.S. offices	\$23,123,277	\$21,301,630
Personal	2%	2%
Services	4.4%	4.7%
Investment income	1%	1%
Employees	170	150
Retail offices	4	3

Founded: 1911.

Parent: Financial Services Group Inc.

Officers: Charles A. Touche, chairman/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

	2004	2003
Premium volume	\$70,000,000	\$85,000,000
Gross revenues	\$8,500,000	\$12,000,000
Brokerage revenues	\$8,400,000	\$11,895,000
U.S. clients	100%	100%
Brokerage: retail	75%	68%
U.S. offices	\$6,900,000	\$8,160,000
Wholesale	18%	24%
Personal	6%	3%
Services	N/A	4%
Investment income	1%	1%
Employees	52	58
Retail offices	1	1

Founded: 1986.

Business type: Broker.

Retail brokerage: 92% insurance companies, 8% clients; 88% commissions, 12% fees.

Employee benefits: 2% of revenues in 2004.

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.

The Mahoney Group

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

	2004	2003
Premium volume	\$245,726,553	\$238,205,757
Gross revenues	\$35,351,012	\$34,263,407
Brokerage revenues	\$33,290,048	\$32,207,603
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	81.7%	82.3%
U.S. offices	\$28,871,172	\$28,198,784
Wholesale	7.1%	6.5%
Personal	5.4%	5.2%
Investment income	1.6%	2.1%
Other	4.2%	3.9%
Employees	197	174
Retail offices	9	9

Founded: 1915.

Parent: Southwestern Financial Corp.

Business type: Agent.

Retail brokerage: 90%, commissions, 10% fees.

Employee benefits: 7.3% of revenues in 2004.

Officers: Glendon D. Nelson, chairman/CEO; Gregory L. Gates, president; Matthew R. Bag-nall, secretary/treasurer/CFO.

Contact: Gregory L. Gates;

ggates@mahoneygroup.com.

Marsh & McLennan Cos. Inc.

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

	2004	2003
Gross revenues	\$12,180,000,000	\$11,568,000,000
Brokerage revenues	\$10,365,000,000	\$9,575,000,000
U.S. clients	56%	56%
Non-U.S. clients	44%	44%
Brokerage: retail	43%*	45%*
U.S. offices	\$2,900,000,021*	\$2,864,942,215*
Non-U.S. offices	\$2,337,399,843	\$2,340,657,785
Wholesale	2%*	2%*
Reinsurance	7%	7%
Services	34%	29%
Investment income	2%	2%
Other	12%	15%
Employees	58,500	54,500
Retail offices	700	675

Founded: 1871.

Business type: Broker.

Employee benefits: 23% of revenues in 2004.

Acquisitions: Kroll Inc., New York, July 2004;

Centrelink Insurance & Financial Services**, Woodland Hills, Calif., September 2004; Corporate Systems Inc., Amarillo Texas, October 2004; Talbot Hughes McKillop L.L.P., London, January 2005; Ledesma & Rodriguez, San Juan, Puerto Rico, January 2005.

Officers: Michael G. Cherkasky, president/CEO-Marsh & McLennan Cos. Inc.; John T. Sinnott, Mathis Cabiallavetta, vice chairmen-Marsh & McLennan Cos. Inc.; Brian M. Storms, chairman/CEO-Marsh Inc.; William A. Malloy, president-Marsh Inc.; Philip V. Moyles, executive vp-Marsh Inc.; Bruce Carnegie-Brown, president/chief executive-Europe and Middle East-Marsh Inc.; Alexander S. Moczarski, president/CEO-international specialty operations-Marsh Inc.

*BI estimate. **Name changed to Marsh Private Client Life Insurance Services.

The schedule of the upcoming 2006 *Business Insurance* online directories and charts is available on page 6.

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Marshall & Sterling Enterprises Inc.

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

2004	2003
Premium volume.....	\$281,000,000.....\$270,000,000
Gross revenues.....	\$42,792,896.....\$40,155,052
Brokerage revenues.....	\$39,957,543.....\$40,155,052
U.S. clients.....	100%.....100%
Brokerage: retail.....	64.7%.....67.8%
U.S. offices.....	\$29,257,931.....\$27,225,125
Wholesale.....	3.6%.....5.6%
Personal.....	24.7%.....25%
Services.....	1.3%.....1.6%
Investment income.....	1.7%.....N/A
Other.....	4%.....N/A
Employees.....	285.....275
Retail offices.....	17.....17

Founded: 1864.**Business type:** Agent.**Retail brokerage:** 98% insurance companies, 2% clients; 98% commissions, 2% fees.**Employee benefits:** 2% of revenues in 2004.**Officers:** John P. O'Shea, chairman; David C. Ridgway, president; James D. Tunick, executive vp.**Contact:** John P. O'Shea; 845-454-0800, ext. 220.**McGraw Wentworth**

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

2004	2003
Premium volume.....	\$248,000,000.....\$238,000,000
Gross revenues.....	\$7,434,040.....\$7,163,402
Brokerage revenues.....	\$7,434,040.....\$7,163,402
U.S. clients.....	125%.....97%
Non-U.S. clients.....	3%.....3%
Brokerage: retail.....	100%.....100%
U.S. offices.....	\$100.....\$100
Employees.....	49.....39
Retail offices.....	1.....1

Founded: 1997.**Business type:** Broker.**Retail brokerage:** 93% commissions, 7% fees.**Employee benefits:** 100% of revenues in 2004.**Officers:** Thomas P. McGraw, president; William D. Wentworth, vp.**Contact:** William D. Wentworth, vp; wdw@mcgrawwentworth.com.**McQueary Henry Bowles Troy L.L.P.**

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

2004	2003
Premium volume.....	\$320,000,000.....\$285,000,000
Gross revenues.....	\$32,000,000.....\$31,500,000
Brokerage revenues.....	\$31,700,000.....\$30,996,000
U.S. clients.....	100%.....100%
Brokerage: retail.....	90.4%.....91.2%
U.S. offices.....	\$28,921,600.....\$28,728,000
Wholesale.....	2.6%.....1.5%
Personal.....	5.1%.....5.4%
Services.....	0.6%.....0.3%
Investment income.....	0.8%.....1.4%
Other.....	0.5%.....0.2%

Employees.....	152.....160
Retail offices.....	2.....3

Founded: 1926.**Business type:** Agent.**Retail brokerage:** 85.3% insurance companies, 14.7% clients; 85.3% commissions, 14.7% fees.**Employee benefits:** 16% of revenues in 2004.**Officers:** Bill Henry, chairman; Don Bowles, president; Carla Sans, COO.**Contact:** Carla Sans; carla_sans@mhbt.com.**Meadowbrook Insurance Group Inc.**

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

2004	2003
Premium volume.....	\$650,000,000.....\$575,000,000
Gross revenues.....	\$96,900,000.....\$87,400,000
Brokerage revenues.....	\$95,700,000.....\$86,300,000
U.S. clients.....	100%.....100%
Brokerage: retail.....	52%.....52.6%
U.S. offices.....	\$49,863,000.....\$45,210,000
Non-U.S. offices.....	\$475,000.....\$675,000
Reinsurance.....	0.4%.....0.4%
Personal.....	0.7%.....0.8%
Services.....	45.7%.....45%
Investment income.....	1.2%.....1.2%
Employees.....	651.....673
Retail offices.....	19.....17

Founded: 1955.**Business type:** Agent.**Retail brokerage:** 100% insurance companies; 52.6% commissions, 47.4% fees.**Officers:** Merton J. Segal, chairman; Robert S. Cubbin, president/CEO; Karen M. Spaun, senior vp/CFO.**Contact:** Kenn R. Allen, president-Meadowbrook Insurance Agencies.**Mesirow Financial**

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

2004	2003
Premium volume.....	\$916,457,248.....\$743,309,000
Gross revenues.....	\$65,284,247.....\$54,236,000
Brokerage revenues.....	\$63,612,990.....\$53,800,000
U.S. clients.....	100%.....99.5%
Non-U.S. clients.....	N/A.....0.5%
Brokerage: retail.....	N/A.....94%
U.S. offices.....	N/A.....\$51,524,000
Personal.....	N/A.....5%
Other.....	N/A.....1%
Employees.....	281.....279
Retail offices.....	3.....3

*Fiscal year ending 3/31.***Founded:** 1972.**Parent:** Mesirow Financial Holdings Inc.**Business type:** Broker.**Employee benefits:** 28% of revenues in 2004.**Officers:** Richard S. Price, president; Brian Diedrich, John Harney, Mark Kmetz, Norman Malter, senior managing directors.**Contact:** Richard S. Price; 312-595-6050; rprice@mesirowfinancial.com.

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www.businessinsurance.com

Mid American Group Inc.

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

2004	2003
Premium volume.....	\$136,686,000.....\$125,400,000
Gross revenues.....	\$5,899,757.....\$5,412,621
Brokerage revenues.....	\$5,899,757.....\$5,412,621
U.S. clients.....	98%.....99.5%
Non-U.S. clients.....	2%.....0.5%
Brokerage: retail.....	100%.....100%
U.S. offices.....	\$5,899,757.....\$5,412,621
Employees.....	14.....14
Retail offices.....	1.....1

*Fiscal year ending 6/30.***Founded:** 1989.**Employee benefits:** 100% of revenues in 2004.**Officers:** James P. Lill, president/CEO; Dan Hutchinson, vp-operations; Daniel Wilke, vp-client services; Gregory Mellinger, vp-sales; Tom Hutchinson, vp.**Contact:** James P. Lill; jimlill@midamgroup.com.**Fred A. Moreton & Co.**

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

2004	2003
Premium volume.....	\$375,000,000.....\$348,000,000
Gross revenues.....	\$24,200,000.....\$21,110,000
Brokerage revenues.....	\$19,421,200.....\$19,660,000
U.S. clients.....	100%.....100%
Brokerage: retail.....	94%.....88%
U.S. offices.....	\$22,515,000.....\$18,576,800
Wholesale.....	1%.....1%
Personal.....	1%.....1%
Services.....	2%.....2%
Investment income.....	1%.....1%
Other.....	1%.....7%
Employees.....	130.....130
Retail offices.....	2.....2

*Fiscal year ending 5/31.***Founded:** 1910.**Business type:** Broker.**Retail brokerage:** 10% insurance companies, 90% clients; 95% commissions, 5% fees.**Employee benefits:** 26% of revenues in 2004.**Officers:** William R. Moreton, president/CEO; Craig L. Smith, executive vp/CFO; William E. Tingey, CFO.**Contact:** William E. Tingey.**Morris & Mackenzie Inc.**

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

2004	2003
Gross revenues.....	\$17,689,651.....\$15,958,005
Brokerage revenues.....	\$17,300,478.....\$15,606,929
Brokerage: retail.....	59.8%.....58.8%
Non-U.S. offices.....	\$10,578,410.....\$9,383,307
Personal.....	38%.....39%
Investment income.....	2.2%.....2.2%
Employees.....	197.....185
Retail offices.....	3.....3

*Converted at applicable exchange rate.**Fiscal year ending 9/30.***Founded:** 1939.

Continued from previous page

Parent: Mackmor Ltd.**Business type:** Broker.**Retail brokerage:** 90% commissions, 10% fees.**Employee benefits:** 9.2% of revenues in 2004.**Officers:** Maurice Sauve, president/CEO; Trevor F. Grimwood, executive vp.**Contact:** Trevor F. Grimwood; 416-221-9840.

N

The NIA Group L.L.C.

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

	2004	2003
Premium volume.....	N/A	\$845,500,000
Gross revenues.....	\$74,960,000	\$73,560,000
Brokerage revenues.....	\$74,960,000	\$73,560,000
U.S. clients.....	100%	100%
Brokerage: retail.....	79.1%	80.2%
U.S. offices.....	\$59,300,000	\$58,960,000
Wholesale.....	3.4%	3.3%
Personal.....	17.5%	16.5%
Employees.....	459	455
Retail offices.....	17	16

Founded: 1926.**Business type:** Broker.**Retail brokerage:** 96.5% commissions, 3.5% fees.**Employee benefits:** 24.8% of revenues in 2004.**Acquisitions:** Mangi-Vanner Insurance L.L.C., Poughkeepsie, N.Y., August 2004; Hamilton Green & Co., New York, September 2004;

Michael P. Guastella & Associates Inc., Athol Springs, N.Y., September 2004; Legra General Insurance Agency Inc., Miami, September 2004; Genarino M. Campanaro Book, Williamstown, N.J., September 2004; Sanford Hall Insurance, Avon, Conn., November 2004.

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

National City Insurance Group

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

	2004	2003
Premium volume.....	\$589,000,000	\$400,000,000*
Gross revenues.....	\$105,953,406	\$71,943,204*
Brokerage revenues.....	\$27,065,670	\$33,858,423
U.S. clients.....	100%	100%
Brokerage: retail.....	6.8%	9.5%
U.S. offices.....	\$7,196,687	\$6,908,524
Personal.....	18.8%	37.5%
Investment income.....	5%	6%
Other.....	69.4%	47%
Employees.....	134	128
Retail offices.....	15	13

Founded: 1973.**Parent:** National City Corp.**Business type:** Agent.**Retail brokerage:** 90%, commissions, 10% fees.**Employee benefits:** 3.8% of revenues in 2004.**Nonretail subsidiaries:** ALLINCO Inc., Burlington, Vt.; National City Mortgage Insurance Co., Honolulu; NCLIC Inc., Burlington, Vt.**Acquisitions:** Provident Financial Group Inc., Cincinnati, July 2004; Wayne Bancorp Inc., Wooster, Ohio, December 2004.**Officers:** Thomas J. Cook, president; Dwight Kollmeier, vp; Andrew C. Cook, treasurer; Stephen L. Smith, secretary.**Contact:** Thomas J. Cook;
tom.cook@nationalcity.com.**Restated.*

Neace Lukens

2305 River Road,
Louisville, Ky. 40206;
502-894-2100; fax: 502-259-9221
www.neacelukens.com

	2004	2003
Premium volume.....	\$483,891,737	\$513,789,245
Gross revenues.....	\$49,182,508	\$41,474,108
Brokerage revenues.....	\$48,868,637	\$41,362,029
U.S. clients.....	100%	100%
Brokerage: retail.....	79.6%	78%
U.S. offices.....	\$39,163,222	\$32,380,832
Wholesale.....	1%	1%
Personal.....	4.8%	4.4%
Services.....	13.9%	16.3%
Investment income.....	0.7%	0.3%
Employees.....	279	250
Retail offices.....	11	11

Founded: 1991.**Business type:** Agent.**Retail brokerage:** 8% insurance companies, 92% clients; 87% commissions, 13% fees.**Employee benefits:** 20% of revenues in 2004.**Acquisitions:** Burckhard-Weaver Insurance Agency, Bowling Green, Ky., December 2004; Bulloch Insurance Agency Inc., Monticello, Ark., December 2004; R. Rowe Insurance Agency Inc., Lexington, Ky., January 2005; Reisner & McTigue Agency Inc., Cleveland, March 2005.**Officers:** John F. Neace, chairman/CEO; Douglas A. Stough, president; Gerald B. Budde, secretary/treasurer.**Contact:** Gerald B. Budde; 502-259-9241;
gerald.budde@neacelukens.com.

North American Insurance Agency Inc. dba North American Group

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

	2004	2003
Premium volume.....	\$170,427,318	\$176,563,318
Gross revenues.....	\$24,188,806	\$21,680,964
Brokerage revenues.....	\$22,892,915	\$20,352,374
U.S. clients.....	100%	100%

Brokerage: retail.....	67.5%	62.4%
U.S. offices.....	\$16,317,385	\$13,524,585
Wholesale.....	22.4%	26%
Personal.....	5.3%	5.5%
Investment income.....	0.2%	0.2%
Other.....	4.6%	5.9%
Employees.....	136	118
Retail offices.....	11	8

Founded: 1959.**Parent:** Cameron Enterprise L.P.**Business type:** Agent.**Employee benefits:** 8% of revenues in 2004.**Acquisitions:** Claims Indemnity Service, Oklahoma City, November 2004; Commercial Insurance Services, Oklahoma City, November 2004.**Officers:** William E. Durrett, chairman; Michael F. Ross, president/CEO; Gary M. Jarmon, executive vp; Edward L. Young, CFO.**Contact:** Edward L. Young; 405-556-2361;
eyoung@na-group.com.

O

The James B. Oswald Co.

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

	2004	2003
Premium volume.....	\$295,000,000	\$253,000,000
Gross revenues.....	\$39,130,000	\$34,179,000
Brokerage revenues.....	\$38,681,000	\$33,551,000
U.S. clients.....	100%	100%
Brokerage: retail.....	86.4%	84.6%
U.S. offices.....	\$33,790,000	\$28,915,000
Wholesale.....	1%	2.1%
Personal.....	11.5%	12.2%
Investment income.....	0.3%	0.5%
Other.....	0.8%	0.6%
Employees.....	250	220
Retail offices.....	14	13

Founded: 1893.**Parent:** JBO Holding Co.**Business type:** Broker.**Retail brokerage:** 96% commissions, 4% fees.**Employee benefits:** 21% of revenues in 2004.**Officers:** James R. Pender, chairman; Marc S. Byrnes, president/CEO; Gary Trippe, CEO-Oswald Trippe & Co.**Contact:** Rochelle Sevchek, marketing and public relations manager.

P

Palmer & Cay Inc.*

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

	2004	2003
Premium volume.....	\$1,401,345,617	\$1,252,386,797
Gross revenues.....	\$184,574,854	\$151,446,530
Brokerage revenues.....	\$175,179,090	\$148,291,099
U.S. clients.....	100%	97%
Non-U.S. clients.....	0%	3%
Brokerage: retail.....	76.3%	76.7%
U.S. offices.....	\$142,122,637	\$116,159,489

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businessinsurance@reprintbuyer.com

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Reinsurance	0.8%	N/A
Personal	6%	5.8%
Services	11.8%	15.5%
Investment income	3.2%	1.3%
Other	1.9%	0.7%
Employees	921	950
Retail offices	33	38

Founded: 1868.**Business type:** Broker.**Retail brokerage:** 51.5% insurance companies, 48.5% clients; 74% commissions, 26% fees.**Employee benefits:** 17.4% of revenues in 2004.**Officers:** John E. Cay III, chairman; Jack Cay, president.**Contact:** Rebel A. Riley, assistant vp/financial analysis manager; rebel_riley@palmercay.com.**Acquired by Wachovia Insurance Services Inc., May 2005.***James G. Parker Insurance Group**

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

	2004	2003
Premium volume	\$220,337,000	\$198,647,000
Gross revenues	\$23,014,350	\$22,060,145
Brokerage revenues	\$20,830,000	\$19,871,000
U.S. clients	100%	100%
Brokerage: retail	90%	90%
U.S. offices	\$20,817,000	\$19,953,900
Personal	7.5%	7.5%
Services	2%	2%
Investment income	0.5%	0.5%
Employees	181	173
Retail offices	14	14

*Fiscal year ending 5/31.***Founded:** 1978.**Parent:** James G. Parker Insurance Associates.**Business type:** Agent.**Retail brokerage:** 98% insurance companies,

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www.businessinsurance.com

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2% clients; 98% commissions, 2% fees.

Employee benefits: 10% of revenues in 2004.**Officers:** James G. Parker III, president.**Contact:** Jon M. Parker, vp/CFO.**Parker, Smith & Feek Inc.**

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

	2004	2003
Premium volume	\$249,370,965	\$196,307,000
Gross revenues	\$24,195,947	\$21,371,200
Brokerage revenues	\$23,536,901	\$20,756,000
U.S. clients	100%	100%
Brokerage: retail	92.2%	92%
U.S. offices	\$22,308,700	\$19,054,000
Personal	5.1%	5.1%
Investment income	0.3%	0.3%
Other	2.4%	2.6%
Employees	152	152
Retail offices	2	3

Founded: 1937.**Business type:** Agent.**Retail brokerage:** 7.1% insurance companies, 92.9% clients; 86.7% commissions, 13.3% fees.**Employee benefits:** 10.7% of revenues in 2004.**Officers:** Greg Collins, CEO.**Contact:** Steve Wolf, vp/communications director; scwolf@psfinc.com.**Payne Financial Group Inc.**

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

	2004	2003
Premium volume	\$225,314,346	\$213,256,266
Gross revenues	\$27,294,144	\$25,091,366
Brokerage revenues	\$26,659,489	\$24,607,491
U.S. clients	100%	100%
Brokerage: retail	83.3%	82.6%
U.S. offices	\$20,186,976	\$18,564,028
Personal	16.5%	17.2%
Investment income	0.1%	0.1%
Other	0.1%	0.1%
Employees	214	212
Retail offices	14	14

Founded: 1992.**Business type:** Agent.**Retail brokerage:** 99% insurance companies, 1% clients; 99% commissions, 1% fees.**Employee benefits:** 8% of revenues in 2004.**Officers:** Terry Payne, chairman; Bill Wriglesworth, CEO; Brian Donahue, COO.**Contact:** Terry Payne; 406-532-5923; tpayne@tpayne.com.**Preferred Benefits Inc.**

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

	2004	2003
Premium volume	\$7,000,000	\$6,500,000
Gross revenues	\$1,211,630	\$1,147,031
Brokerage revenues	\$1,211,630	\$1,147,031
U.S. clients	100%	100%
Brokerage: retail	90%	94%
U.S. offices	\$1,091,040	\$1,078,209
Reinsurance	6%	4%
Services	4%	2%
Employees	6	6
Retail offices	1	1

Founded: 1975.**Business type:** Agent.**Employee benefits:** 100% of revenues in 2004.**Officers:** Susan Mason, president; Jeff Noom, vp.**Contact:** Susan Mason; smason@preferredbenefits.com.**Pritchard & Jerden Inc.**

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

	2004	2003
Gross revenues	\$7,971,865	\$7,658,999
Brokerage revenues	\$7,812,428	\$7,640,143
U.S. clients	100%	100%
Brokerage: retail	92%	92%
U.S. offices	\$7,310,639	\$7,028,931
Personal	4%	4%
Services	2%	2%
Investment income	2%	2%
Employees	52	48
Retail offices	1	1

*Fiscal year ending 3/31.***Founded:** 1960.**Business type:** Agent.**Officers:** James L. Jerden, chairman; Anthony P. Burger, vice chairman; James L. Bailey, president.**Contact:** James L. Bailey; jbailey@ritchardjerden.com.

R

RJF Agencies Inc.

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

	2004	2003
Premium volume	\$262,000,000	\$240,775,000
Gross revenues	\$20,299,000	\$18,120,000
Brokerage revenues	\$20,151,000	\$17,974,000
U.S. clients	100%	100%
Brokerage: retail	98.1%	87.2%
U.S. offices	\$19,915,000	\$15,799,000
Personal	N/A	10.3%
Services	1.2%	1.7%
Investment income	0.5%	0.4%
Other	0.2%	0.4%
Employees	128	129
Retail offices	6	6

Founded: 1986.**Business type:** Agent.**Retail brokerage:** 98.8% insurance companies, 1.2% clients; 95.2% commissions, 4.8% fees.**Employee benefits:** 16.8% of revenues in 2004.**Officers:** William Jeatran, CEO; Timothy Fleming, president-business development.**Contact:** Amy Peterson, vp-finance.**Regions Insurance Group Inc.**

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

	2004	2003

Continued on next page

Continued from previous page

Premium volume	\$763,043,000	\$695,379,000
Gross revenues	\$78,200,000	\$57,712,000
Brokerage revenues	\$67,387,000	\$57,162,000
U.S. clients	100%	100%
Brokerage: retail	68.7%	79.3%
U.S. offices	\$53,722,000	\$45,744,000
Wholesale	6.5%	8.9%
Personal	7%	5.2%
Services	4%	5.7%
Other	13.8%	0.9%
Employees	447	408
Retail offices	17	11

Founded: 2004.**Parent:** Regions Financial Corp.**Business type:** Agent.**Retail brokerage** 86% insurance companies, 14% clients; 92.5% commissions, 7.5% fees.**Employee benefits:** 25% of revenues in 2004.**Acquisitions:** Galbreath Insurance Agency, Memphis, Tenn., April 2005.**Officers:** David L. Bowlin, president/CEO; John E. Bennett, executive vp/CFO/treasurer; Gail Boland, vp/secretary; Tim Derouen, vp/chief technology officer.**Contact:** John E. Bennett.**Rehder y Asociados S.A.**

Av. Canaval y Moreyra No. 480 Piso 11,
San Isidro,
Lima, L27 Peru;
511-215-3003; fax: 511-442-4360
www.rehder.com.pe

	2004	2003
Premium volume	\$80,500,000	\$72,500,000
Gross revenues	\$8,900,000	\$8,310,000
Brokerage revenues	\$8,811,000	\$8,226,900
U.S. clients	19%	18%
Non-U.S. clients	81%	82%
Brokerage: retail	66%	67%
Non-U.S. offices	\$5,874,000	\$5,568,000
Reinsurance	3%	3%
Personal	26%	25%
Services	4%	4%
Investment income	1%	1%
Employees	113	112
Retail offices	3	3

Founded: 1977.**Business type:** Broker.**Retail brokerage:** 96% insurance companies, 4% clients; 96% commissions, 4% fees.**Employee benefits:** 20% of revenues in 2004.**Officers:** Bernardo Rehder, chairman; Jaime Grana Acuna, vice chairman; Jorge Rehder, director; Javier Rehder, director/general manager.**Contact:** Javier Rehder.**Riggs, Counselman, Michaels & Downes Inc.**

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

	2004	2003
Premium volume	\$229,199,700	\$214,113,500
Gross revenues	\$32,273,700	\$28,700,000
Brokerage revenues	\$31,076,000	\$28,413,000
U.S. clients	100%	100%
Brokerage: retail	84%	86%
U.S. offices	\$26,969,700	\$24,682,000
Personal	4%	5%
Services	8%	8%
Investment income	4%	1%
Employees	235	212
Retail offices	3	3

Founded: 1885.**Business type:** Agent.**Retail brokerage:** 77% commissions, 23% fees.**Employee benefits:** 19% of revenues in 2004.**Officers:** Albert R. Counselman, president/CEO; Francis G. Riggs, executive vp; Thomas P.

Healy, executive vp/COO.

Contact: Robert T. Cawley, executive vp; 410-339-5884; rcawley@rcmd.com.**Robertson Ryan & Associates Inc.**

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

	2004	2003
Premium volume	\$160,701,000	\$125,000,000
Gross revenues	\$20,500,000	\$18,750,000
Brokerage revenues	\$20,175,000	\$18,562,500
U.S. clients	100%	100%
Brokerage: retail	84%	85%
U.S. offices	\$17,220,000	\$15,937,500
Personal	15%	14%
Investment income	0.5%	1%
Other	0.5%	0%
Employees	130	125
Retail offices	5	5

Founded: 1960.**Business type:** Agent.**Retail brokerage:** 96% commissions, 4% fees.**Employee benefits:** 6% of revenues in 2004.**Officers:** Anthony S. Von Rueden, chairperson; Robert W. Foster, CFO; Gary L. Burton, COO.**Contact:** Gary L. Burton; 414-221-0386; gburton@robertsonryan.com.**The Rutherford Cos.**

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

	2004	2003
Premium volume	\$356,125,441	\$297,305,000
Gross revenues	\$44,681,141	\$38,515,295
Brokerage revenues	\$43,340,707	\$37,552,413
U.S. clients	98.5%	98.5%
Non-U.S. clients	1.5%	1.5%
Brokerage: retail	92%	93%
U.S. offices	\$41,106,650	\$35,819,224
Personal	1%	1%
Services	4%	3.5%
Investment income	3%	2.5%
Employees	254	225
Retail offices	8	8

*Fiscal year ending 6/30.***Founded:** 1916.**Business type:** Agent.**Retail brokerage:** 80% insurance companies, 20% clients; 80% commissions, 20% fees.**Employee benefits:** 9% of revenues in 2004.**Officers:** Thomas D. Rutherford Jr., chairman; Thomas R. Brown, CEO; George A. Steadman III, president/COO.**Contact:** George A. Steadman III.

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

S**Scheer's Inc.**

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

	2004	2003
Premium volume	\$55,498,604	\$53,810,000
Gross revenues	\$10,079,222	\$9,040,000
Brokerage revenues	\$10,059,064	\$9,021,920
U.S. clients	100%	100%
Brokerage: retail	99.8%	99.8%
U.S. offices	\$10,059,064	\$9,021,920
Investment income	0.2%	0.2%
Employees	45	43
Retail offices	1	1

Founded: 1963.**Business type:** Agent.**Officers:** Jim Scheer, chairman; Jim Moore, president; Mike Scheer, CFO; Don Burke, vp-sales.**Contact:** Jim Moore; jmoore@scheersinc.com.**Scott Insurance**

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

	2004	2003
Premium volume	\$260,000,000	\$220,000,000
Gross revenues	\$24,950,000	\$21,350,000
Brokerage revenues	\$24,510,000	\$20,752,200
U.S. clients	100%	100%
Brokerage: retail	86.3%	84.6%
U.S. offices	\$21,531,850	\$18,062,000
Personal	4%	4.6%
Services	8%	8%
Investment income	1.7%	2.8%
Employees	168	148
Retail offices	8	8

Founded: 1864.**Business type:** Agent.**Retail brokerage:** 83% insurance companies; 17% clients; 83% commissions, 17% fees.**Employee benefits:** 14.4% of revenues in 2004.**Officers:** Walker P. Sydnor Jr., president; Craig K. Ryder, COO/CFO; Erik A. Koroneos, senior vp.**Contact:** Walker P. Sydnor Jr.; wsydnor@scottins.com.**Seitlin**

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

	2004	2003
Premium volume	\$289,000,000	\$286,350,000
Gross revenues	\$24,037,659	\$24,200,216
Brokerage revenues	\$23,629,018	\$23,814,900
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	86.7%	88.8%
U.S. offices	\$20,835,843	\$21,489,791
Personal	5%	4.6%
Services	6.6%	5.1%
Investment income	1.7%	1.5%
Employees	150	142
Retail offices	2	2

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Founded: 1945.**Business type:** Agent.**Retail brokerage:** 94% commissions, 6% fees.**Employee benefits:** 24% of revenues in 2004.**Officers:** M. Stephen Jackman, chairman;

Thomas M. Cornish, president/CEO; Carolyn

Davis, president-Seitlin Benefits.

Contact: Thomas M. Cornish;

tcornish@seitlin.com.

Starkweather & Shepley Insurance Brokerage Inc.

60 Catamore Blvd.,

East Providence, R.I. 02914;

401-435-3600; fax: 401-438-0150

www.starshp.com

	2004	2003
Premium volume	\$27,400,000	\$19,500,000
Gross revenues	\$27,400,000	\$19,600,000
Brokerage revenues	\$26,852,000	\$19,600,000
U.S. clients	100%	100%
Brokerage: retail	73%	73%
U.S. offices	\$20,002,000	\$14,308,000
Wholesale	10%	15%
Personal	15%	12%
Investment income	2%	N/A
Employees	143	107
Retail offices	7	3

Founded: 1879.**Retail brokerage:** 100% clients; 99% commissions, 1% fees.**Employee benefits:** 8% of revenues in 2004.**Nonretail subsidiaries:** RISCO Inc.**Acquisitions:** Martha's Vineyard Insurance Group, Vineyard Haven, Mass., October 2004; Lambert Insurance Agency, Oak Bluffs, Mass., October 2004**Officers:** Fred R. Tripp, president; Natalie P. Calamis, executive vp; William P. McGillivray, executive vp/treasurer.**Contact:** Fred R. Tripp.

Summit Global Partners Inc.*

1445 Ross Ave., Suite 4200,

Dallas, Texas 75202;

214-443-3500; fax: 214-443-3552

www.sgp.net

	2004	2003**
Premium volume	\$652,000,000	\$598,000,000
Gross revenues	\$72,602,000	\$64,900,000
Brokerage revenues	\$71,144,400	\$63,885,000
U.S. clients	100%	100%
Brokerage: retail	71.5%	72.4%
U.S. offices	\$51,910,000	\$46,988,000
Wholesale	16.1%	17%
Reinsurance	1.7%	0.9%
Personal	8.7%	8.1%
Investment income	2%	1.6%
Employees	394	380
Retail offices	14	14

Founded: 1995.**Business type:** Broker.**Retail brokerage:** 100% insurance companies; 97% commissions, 3% fees.**Employee benefits:** 11.8% of revenues in 2004.**Nonretail subsidiaries:** Vista Insurance Partners of Illinois Inc., Chicago; Vista Insurance Partners Inc., Dallas and San Antonio.**Officers:** C. Jeff Pan, president; Jeffrey J. Haynes, John W. Wagner, office of the president.

*Acquired by USI Holdings Corp., February 2005.

**Restated.

Synaxis Group Inc.

3401 West End Ave., Suite 180,

Nashville, Tenn. 37203;

615-463-7800; fax: 615-463-7777

www.synaxisgroup.com

	2004	2003
Premium volume	\$562,766,983	\$475,000,000
Gross revenues	\$61,979,414	\$59,359,000
Brokerage revenues	\$59,966,343	\$58,381,000
U.S. clients	100%	100%
Brokerage: retail	67.5%	69.5%
U.S. offices	\$41,833,731	\$41,261,000
Reinsurance	5.1%	7.5%
Personal	20.5%	16.4%
Services	3.6%	5%
Investment income	0.1%	1.6%
Other	3.2%	N/A
Employees	341	356
Retail offices	9	12

Founded: 1998.**Parent:** First Tennessee Bank N.A.**Business type:** Broker.**Retail brokerage:** 97.9% insurance companies, 2.1% clients; 97.9% commissions, 2.1% fees.**Employee benefits:** 15.5% of revenues in 2004.**Nonretail subsidiaries:** Employers Risk Services Inc., Franklin, Tenn.; First Horizon Insurance Services, Memphis, Tenn.**Officers:** George J. Anderson, CEO.**Contact:** Carol Balthrop, executive assistant;

cbalthrop@synaxisgroup.com.

T

TD Banknorth Insurance Group

75 John Roberts Road,

South Portland, Maine 04106;

800-723-2877; fax: 207-775-0339

www.tdbanknorthinsurance.com

	2004	2003
Premium volume	\$508,273,969	\$500,000,000
Gross revenues	\$51,939,000	\$47,256,000
Brokerage revenues	\$51,939,000	\$46,375,000
U.S. clients	100%	100%
Brokerage: retail	62%	61.7%
U.S. offices	\$32,680,000	\$29,156,000
Personal	33%	33.7%
Services	5%	4.5%
Investment income	N/A	0.1%
Employees	471	442
Retail offices	24	24

Founded: 1882.**Parent:** TD Banknorth Inc.**Business type:** Agent.**Retail brokerage:** 93% insurance companies, 7% clients; 93% commissions, 7% fees.**Employee benefits:** 19% of revenues in 2004.**Acquisitions:** Drake, Swan & Crocker Insurance Agency, Inc., Orleans, Mass., July 2004.**Officers:** Andrew Greene, chairman; Joseph Fico, president/CEO; Linda DelPonte, COO.**Contact:** Linda DelPonte;

linda.delponte@tdbanknorthinsurance.com.

Business Insurance's 2005 online directories are available as searchable databases at
www.businessinsurance.com

Tanenbaum-Harber Co. Inc.

320 W. 57th St.,

New York, N.Y. 10019;

212-603-0204; fax: 212-603-0397

www.tanhar.com

	2004	2003
Premium volume	\$594,000,000	\$549,000,000
Gross revenues	\$55,207,000	\$50,874,000
Brokerage revenues	\$54,654,930	\$50,365,000
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	70%	71%
U.S. offices	\$38,710,850	\$36,120,540
Wholesale	18%	16%
Reinsurance	3%	3%
Personal	6%	6%
Services	2%	3%
Investment income	1%	1%
Employees	217	202
Retail offices	5	5

Founded: 1860.**Business type:** Broker.**Retail brokerage:** 100% clients; 95% commissions, 5% fees.**Employee benefits:** 19% of revenues in 2004.**Nonretail subsidiaries:** Tanenbaum-Harber Reinsurance Intermediaries, New York.**Officers:** Walter L. Harris, president/CEO; Alan Rovin, James V. Mannino, executive vps; John Beres, senior vp.**Contact:** Walter L. Harris.

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

	2004	2003
Premium volume	\$280,103,047	\$261,778,549
Gross revenues	\$11,399,314	\$10,634,117
Brokerage revenues	\$11,399,314	\$10,634,117
U.S. clients	100%	100%
Brokerage: retail	96.2%	95.6%
U.S. offices	\$10,966,614	\$10,166,216
Wholesale	0.7%	0.8%
Services	3.1%	3.6%
Employees	38	36
Retail offices	3	3

Founded: 1996.**Business type:** Broker.**Retail brokerage:** 95% insurance companies, 5% clients; 95% commissions, 5% fees.**Employee benefits:** 100% of revenues in 2004.**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.

Thilman & Filippini L.L.C.

1 E. Wacker Drive.,

Chicago, Ill. 60601;

312-527-9500; fax: 312-527-9509

www.tf-risk.com

	2004	2003
Premium volume	\$215,000,000	\$185,000,000
Gross revenues	\$21,212,000	\$18,533,000
Brokerage revenues	\$20,788,000	\$18,162,340
U.S. clients	95%	96%
Non-U.S. clients	5%	4%
Brokerage: retail	90%	90%
U.S. offices	\$19,125,000	\$16,679,700

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Personal	2%	2%
Services	6%	6%
Investment income	1%	1%
Other	1%	1%
Employees	143	137
Retail offices	1	1

Founded: 1980.**Business type:** Broker.**Retail brokerage:** 88% insurance companies, 12% clients; 88% commissions, 12% fees.**Employee benefits:** 14% of revenues in 2004.**Officers:** E. Thomas Thilman, Thomas W. Filipini, John Atkinson, Peter Kunz, Eric Mezmar, partners.**Contact:** E. Thomas Thilman.

Thoits Insurance Service Inc.

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

	2004	2003
Premium volume	\$150,000,000	\$150,000,000
Gross revenues	\$11,123,210	\$12,484,445
Brokerage revenues	\$11,044,998	\$12,403,288
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	88%	88%
U.S. offices	\$9,719,598	\$10,986,312
Personal	8.5%	8.4%
Services	3%	3%
Investment income	0.5%	0.6%
Employees	63	65
Retail offices	1	1

*Fiscal year ending 1/31.***Founded:** 1891.**Retail brokerage:** 93% insurance companies, 7% clients; 93% commissions, 7% fees.**Employee benefits:** 7% of revenues in 2004.**Acquisitions:** Battistini & Canfield, Santa Cruz, Calif., February 2005.**Officers:** Don Way, CEO; Dean Middour, COO.**Contact:** Don Way; dway@thoits-insurance.com.

The Treiber Group

377 Oak St.,
Garden City, N.Y. 11530;
516-745-8367; fax: 516-745-0829
www.etreiber.com

	2004	2003
Premium volume	\$263,568,364	\$262,677,760
Gross revenues	\$36,716,793	\$36,039,546
Brokerage revenues	\$36,108,301	\$35,318,755
U.S. clients	100%	100%
Brokerage: retail	37%	37%
U.S. offices	\$13,417,972	\$13,334,632
Wholesale	52.5%	53%
Personal	9%	8%
Investment income	0.5%	1%
Other	1%	1%
Employees	158	158
Retail offices	2	2

Founded: 1899.**Business type:** Broker.**Retail brokerage:** 97% insurance companies, 3% clients; 97% commissions, 3% fees.**Employee benefits:** 3% of revenues in 2004.**Officers:** H. Craig Treiber, CEO; Peter Treiber, retail division president; Scott Treiber, wholesale division president.**Contact:** Barbara Hyer, executive assistant.

Trion

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

	2004	2003
Premium volume	\$1,210,000,000	\$1,100,000,000
Gross revenues	\$33,800,000	\$30,500,000
Brokerage revenues	\$33,800,000	\$30,500,000
U.S. clients	99%	95%
Non-U.S. clients	1%	5%
Brokerage: retail	85%	86.8%
U.S. offices	\$28,730,000	\$26,500,000
Services	15%	13.2%
Employees	140	125
Retail offices	2	2

Founded: 1974.**Business type:** Agent.**Employee benefits:** 100% of revenues in 2004.**Officers:** Christopher M. Veno, David O.

Oberkircher, Edmund F. Garno Jr., Edmund F. Garno III, principals.

Contact: Edmund F. Garno III.

U

UBOC Insurance Inc.

P.O. Box 34009,
Fullerton, Calif. 92834-9409
714-578-7218; fax: 714-626-7576
www.uboc.com

	2004	2003*
Premium volume	\$715,000,000	\$600,000,000
Gross revenues	\$76,000,000	\$61,000,000
Brokerage revenues	\$68,400,000	\$54,900,000
U.S. clients	100%	100%
Brokerage: retail	78%	78%
U.S. offices	\$59,280,000	\$47,580,000
Wholesale	2%	2%
Reinsurance	0%	0%
Personal	7%	6%
Services	3%	4%
Investment income	1%	1%
Other	9%	9%
Employees	415	363
Retail offices	7	7

Founded: 2000.**Business type:** Broker.**Retail brokerage:** 93% insurance companies, 7% clients; 93% commissions, 7% fees.**Employee benefits:** 8% of revenues in 2004.**Officers:** Johs Worsoe, CEO Bob Dennerline, president/COO.**Contact:** Bob Dennerline; 714-578-7218**Restated.*

USI Holdings Corp.

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

	2004	2003*
Premium volume	\$3,200,000,000	\$2,700,000,000
Gross revenues	\$407,198,000	\$345,531,000
Brokerage revenues	\$405,820,000	\$343,043,000
U.S. clients	100%	100%
Brokerage: retail	83.6%	82.7%
U.S. offices	\$340,418,000	\$285,754,000
Wholesale	3.1%	3.3%
Personal	6.7%	6.8%
Services	6.3%	6.5%
Investment income	0.3%	0.7%

Employees	2,418	2,259
Retail offices	65	59

Founded: 1994.**Business type:** Broker.**Retail brokerage:** 90.9% insurance companies, 9.1% clients; 85% commissions, 15% fees.**Employee benefits:** 42.4% of revenues in 2004.**Nonretail subsidiaries:** Emerson, Reid & Co., Westbury, N.Y.; TRA Benefit Solutions, Harrisburg and Newtown Square, Pa.; USI Consulting Group-Connecticut, Glastonbury, Conn.; USI Consulting Group-New York, New York; USI Consulting Group of Tennessee, Knoxville, Tenn.**Acquisitions:** Future Planning Associates, Matawan, N.J., July 2004; Benefit Partners of America Inc., Nashville, Tenn., November 2004; Patterson/Smith Associates, Falls Church, Va., February 2005; Summit Global Partners, Dallas, February 2005; Chase Insurance Agency, New York, March 2005.**Officers:** David L. Eslick, chairman/president/CEO; Robert S. Schneider, executive vp/CFO; Ernest J. Newborn II, senior vp/general counsel/secretary; Edward J. Bowler, senior vp-corporate development; Jeffrey L. Jones, senior vp/chief marketing officer.**Contact:** David L. Eslick.**Restated.*

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

	2004	2003
Premium volume*	\$107,000,000	\$90,000,000
Gross revenues	\$17,392,000	\$15,542,000
Brokerage revenues	\$17,305,040	\$14,987,000
U.S. clients	100%	100%
Brokerage: retail	87.3%	83.1%
U.S. offices	\$15,182,000	\$12,915,402
Wholesale	3.5%	5%
Personal	4.4%	5.1%
Services	4.3%	3.2%
Investment income	0.5%	0.4%
Other	N/A	3.2%
Employees	102	98
Retail offices	1	1

Business type: Agent.**Retail brokerage:** 82.6% insurance companies, 17.4% clients; 82% commissions, 18% fees.**Employee benefits:** 12.1% of revenues in 2004.**Nonretail subsidiaries:** Harbor Risk Underwriter L.L.C., Grand Rapids, Mich.; Risk Control Network L.L.C., Grand Rapids, Mich.**Officers:** William J. Rothwell, president/managing principal; P. Michael Wanroy, COO/CFO/secretary/treasurer; Randall L. Phelps, vp.**Contact:** William J. Rothwell.**Property/casualty only.*

V

Van Gilder Insurance Corp.

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

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	2004	2003
Premium volume*	\$242,000,000	\$292,000,000
Gross revenues	\$40,158,000	\$41,309,000
Brokerage revenues	\$39,756,420	\$40,895,910
U.S. clients	100%	100%
Brokerage: retail	86%	86%**
U.S. offices	\$34,535,880	\$35,525,740
Wholesale	5%	5%**
Personal	8%	8%**
Investment income	1%	1%**
Employees	250	265
Retail offices	6	6

Founded: 1905.**Business type:** Agent.**Retail brokerage:** 98% commissions, 2% fees.**Employee benefits:** 15% of revenues in 2004.**Nonretail subsidiaries:** High Country Insurance Managers, Lakewood, Colo.**Officers:** Dell Van Gilder, chairman; Jerry Ray, president-corporation operations; Matt Coleman, president-strategic operations.**Contact:** Dell Van Gilder; dvangilder@vglc.com.

*Property/casualty only. **Restated.

VistaNational Insurance Group Inc.

1300 W. Higgins Road, Suite 220,
Park Ridge, Ill. 60068;

847-823-8095; fax: 847-823-8120

www.vistanational.com

	2004	2003
Premium volume	\$158,815,000	\$148,425,275
Gross revenues	\$4,705,000	\$4,553,927
Brokerage revenues	\$4,705,000	\$4,553,927
U.S. clients	100%	100%
Brokerage: retail	95%	95%
U.S. offices	\$4,469,750	\$4,326,231
Wholesale	1%	1%
Reinsurance	3%	3%
Services	1%	1%
Employees	35	32
Retail offices	2	2

Founded: 1996.**Business type:** Broker.**Officers:** David N. Schwimmer, chairman; Jeffrey E. Zych, COO/CFO.**Contact:** Jeffrey E. Zych;
zychj@vistanational.com.

W

Wachovia Insurance Services Inc.

227 W. Trade St., Carillon Building,
Charlotte, N.C. 28202-1675;

336-732-3222; fax: 336-732-2698

www.wachovia.com

	2004	2003
Premium volume	\$2,111,139,640	\$1,797,075,174
Gross revenues	\$240,649,000	\$191,656,510
Brokerage revenues	\$235,595,371	\$188,746,170
U.S. clients	100%	100%
Brokerage: retail	66.9%	73.5%
U.S. offices	\$160,956,000	\$140,848,369
Wholesale	2.7%	1%
Personal	23.2%	17.1%
Services	5.1%	6.9%
Investment income	N/A	1.1%
Other	2.1%	0.4%
Employees	980	985
Retail offices	15	12

Founded: 1994.**Parent:** Wachovia Corp.**Business type:** Broker.**Retail brokerage:** 70% insurance companies, 30% clients; 96% commissions, 4% fees.**Employee benefits:** 23.3% of revenues in 2004.**Acquisitions:** Palmer & Cay Inc., Savannah, Ga., May 2005.**Officers:** Stewart McDowell, president/CEO; Karen Lehman, CFO; Chris Purvis, operations manager.**Contact:** Karen Lehman;karen.lehman@wachovia.com.

Webster Insurance Inc.

112 S. Turnpike Road, P.O. Box 5010,
Wallingford, Conn. 06492;

203-741-3500; fax: 203-741-3501

www.websterinsurance.com

	2004	2003
Premium volume	\$431,900,929	\$361,057,017
Gross revenues	\$42,450,495	\$40,008,622
Brokerage revenues	\$42,206,601	\$39,725,653
U.S. clients	100%	100%
Brokerage: retail	65.7%	64.6%
U.S. offices	\$27,875,610	\$25,852,112
Personal	16.8%	17.5%
Services	17%	17.2%
Investment income	4%	0.6%
Other	0.1%	0.1%
Employees	250	267
Retail offices	6	7

Founded: 1998.**Parent:** Webster Financial Corp.**Business type:** Agent.**Retail brokerage:** 82.9% insurance companies, 17.1% clients; 82.9% commissions, 17.1% fees.**Employee benefits:** 22.4% of revenues in 2004.**Officers:** John J. Queirolo, president/CEO; John J. Klecha, executive vp.**Contact:** Paul J. Maturo, senior vp/controller.

Wells Fargo & Co.*

150 N. Michigan Ave., Suite 4100,
Chicago, Ill. 60601;

312-423-2500; fax: 312-423-2508

www.acordia.com, www.wellsfargo.com

	2004	2003
Premium volume	\$9,900,000,000	\$8,000,000,000
Gross revenues	\$1,041,029,000	\$902,225,000
Brokerage revenues	\$943,728,000	\$800,484,000
U.S. clients	100%	100%
Brokerage: retail	72.6%	68.8%
U.S. offices	\$755,495,000	\$620,747,000
Wholesale	3.7%	4.2%
Reinsurance	0.3%	0.1%
Personal	8%	9%
Services	6.1%	6.7%
Investment income	1%	1%
Other	8.3%	10.2%
Employees	5,754	5,593
Retail offices	156	155

Founded: 1989.**Retail brokerage:** 85% insurance companies, 15% clients; 98.8% commissions, 1.2% fees.**Employee benefits:** 8.9% of revenues in 2004.**Acquisitions:** Coates Consulting, Charlotte, N.C., October 2004; Phoenix Enterprises, Denver, November 2004.**Officers:** Kevin W. Conboy, president/CEO-Acordia Inc.; Scott Isaacson, senior vp/chief marketing officer-Acordia Inc.; Ron Zickert, interim president-Wells Fargo Insurance Inc.**Contact:** Ellen Sievert, director-communications-Acordia Inc.; 312-423-2531.

*Includes Acordia Inc. and Wells Fargo Insurance Inc.

Western States Insurance

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

	2004	2003
Premium volume	\$449,667,324	\$380,757,415
Gross revenues	\$34,135,605	\$27,257,217
Brokerage revenues	\$33,213,944	\$27,093,674
U.S. clients	100%	100%
Non-U.S. clients	0%	0%
Brokerage: retail	76.7%	78.7%
U.S. offices	\$26,182,009	\$21,451,430
Personal	20.6%	20.7%
Investment income	0.4%	0.3%
Other	2.3%	0.3%
Employees	304	243
Retail offices	26	22

Founded: 1981.**Parent:** Combined Benefits Management, Inc.**Business type:** Agent.**Retail brokerage:** 97.3% insurance companies, 2.7% clients; 97.3% commissions, 2.7% fees.**Employee benefits:** 17.7% of revenues in 2004.**Acquisitions:** Albany Agency of Insurance, Albany, Ore., July 2004.**Officers:** Bruce Mihelish, president/CEO; Craig Stahlberg, vp/CFO; Bill Nelson, vp/CIO; Kyle Lingscheit, Mindy Carver, vps.**Contact:** Craig Stahlberg.

Willis Group Holdings Ltd.

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

	2004	2003
Premium volume	\$28,500,000,000	\$28,000,000,000
Gross revenues	\$2,275,000,000	\$2,075,000,000
Brokerage revenues	\$2,205,000,000	\$2,004,000,000
U.S. clients	47%	51%
Non-U.S. clients	53%	49%
Brokerage: retail	60%	63%*
U.S. offices	\$682,200,000	\$670,000,000*
Non-U.S. offices	\$682,800,000	\$637,250,000*
Wholesale	10%	10%*
Reinsurance	24%	21%*
Personal	1%	1%*
Services	2%	2%*
Investment income	3%	3%*
Employees	11,700	11,119
Retail offices	250	250*

Founded: 1828.**Business type:** Broker.**Retail brokerage:** 68% commissions, 32% fees.**Employee benefits:** 8% of revenues in 2004.**Officers:** Joe Plumeri, chairman/CEO; Richard Bucknall, vice chairman/COO; Tom Colrairie, vice chairman/CFO.**Contact:** Dan Prince, group director-communications; 212-837-0806; prince_da@willis.com.

*Restated.

Wine Sergi & Co L.L.C.

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

	2004	2003

Continued on next page

Continued from previous page

Premium volume.....	\$130,000,000	\$110,000,000
Gross revenues.....	\$14,000,000	\$12,000,000
Brokerage revenues.....	\$13,860,000	\$11,880,000
U.S. clients.....	100%	100%
Brokerage: retail.....	50%	53%
U.S. offices.....	\$7,000,000	\$6,360,000
Wholesale.....	43%	39%
Personal.....	3%	1%
Services.....	3%	6%
Investment income.....	1%	1%
Employees.....	75	68
Retail offices.....	1	1

Founded: 1924.**Business type:** Agent.**Retail brokerage:** 98% insurance companies, 2% clients; 98% commissions, 2% fees.**Employee benefits:** 10% of revenues in 2004.**Nonretail subsidiaries:** ClaimsOne L.L.C., St. Charles, Ill.; Insurance Program Managers Group L.L.C., St. Charles, Ill.; Method Management, Inc., St. Charles, Ill.**Officers:** Daniel A. Sergi, president; Jeffrey J. Wine, executive vp; Gregg Peterson, president-Insurance Program Managers Group L.L.C.**Contact:** Daniel A. Sergi; dans@winesergi.com.**Woodruff-Sawyer & Co.**

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

2004

2003

Premium volume.....	\$510,000,000	\$475,000,000
Gross revenues.....	\$41,300,000	\$39,250,000
Brokerage revenues.....	\$41,000,000	\$38,857,500
U.S. clients.....	95%	96%
Non-U.S. clients.....	5%	4%
Brokerage: retail.....	96%	95%
U.S. offices.....	\$39,500,000	\$37,300,000
Wholesale.....	3%	4%
Investment income.....	1%	1%
Employees.....	218	209
Retail offices.....	4	3

Founded: 1918.**Business type:** Broker.**Retail brokerage:** 85% commissions, 15% fees.**Employee benefits:** 13% of revenues in 2004.**Officers:** Douglas J. Morton, chairman; Stanley D. Loar, CEO; Susan K. Hunt, president.**Contact:** Stanley D. Loar, Susan K. Hunt.**John L. Wortham & Son L.P.**

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

	2004	2003
Premium volume.....	\$838,000,000	\$850,000,000
Gross revenues.....	\$82,126,000	\$83,174,000
Brokerage revenues.....	\$82,126,000	\$83,174,000
U.S. clients.....	100%	100%
Brokerage: retail.....	94%	94%
U.S. offices.....	\$77,198,000	\$78,183,000
Personal.....	6%	6%
Employees.....	450	452
Retail offices.....	4	4

Founded: 1915.**Employee benefits:** 14% of revenues in 2004.**Officers:** Fred C. Burns, chairman-executive committee; Charles H. Flournoy, James R. Davis, Robert B. Hixon, members-executive committee.**Contact:** Fred C. Burns; 713-346-1308; fburns@jwortham.com.**Business Insurance**www.businessinsurance.com**Editorial Reprint Fact Sheet**

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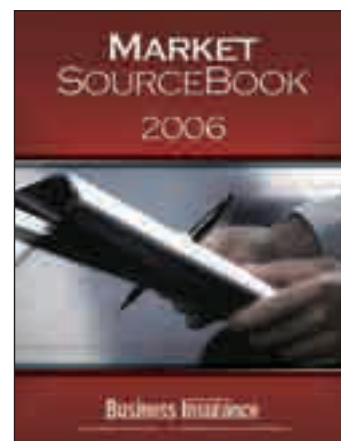
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E-Mail: subs@crain.com

Insurance wholesalers

A

ARC Excess & Surplus L.L.C.

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

	2004	2003
Premium volume	\$450,000,000	\$392,000,000
Employees	115	110
Wholesale employees	115	110
Commercial lines	100%	100%
Admitted business	80%	80%
Nonadmitted	20%	20%

Founded: 1986.

Business: underwriting manager 3%, broker 97%.

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

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

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

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

Membership: NAPSLO; Professional Liability Underwriting Society.

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

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

Abram Interstate Insurance Services Inc.

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

	2004	2003
Premium volume	\$18,350,000	\$15,650,000
Gross revenues	\$6,350,000	\$4,200,000
Employees	20	21
Wholesale employees	20	21
Commercial lines	35%	20%
Admitted business	25%	35%
Nonadmitted	75%	65%

Fiscal year ending: 6/30.

Founded: 1996.

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

Managing general agent for: Great American Insurance Co., Lexington Insurance Co.,

Lloyd's of London, Markel Corp., St. Paul Travelers Cos. Inc., TOPA Insurance Co.

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

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

Membership: AAMGA, NAPSLO; California Insurance Wholesalers Assn.

Support services: Financial services (installment payments) for Lloyd's of London clients provided by Sequoia Premium Finance Co.

Officers: Ronald A. Abram, president/CEO.

Contact: Kathleen Henderson, marketing director.

American Wholesale Insurance Group Inc.

4064 Colony Road, Suite 450,
Charlotte, N.C. 28211;
704-943-2004; fax: 704-943-9000
www.amwins.com

	2004*	2003
Premium volume	\$2,401,669,101	\$1,306,817,077
Gross revenues	\$163,289,000**	\$88,863,561**
Wholesale revenues	\$163,289,000**	\$88,863,561**
Employees	695	401
Wholesale employees	695	401
Commercial lines	98%	98%
Admitted business	51%	51%
Nonadmitted	49%	49%

Founded: 1998.

Business: managing general agent 12.5%, broker 86.5%, Lloyd's of London coverholder 1%.

Managing general agent for: ACE Westchester Specialty, Alea Group Ltd., American International Group Inc., American Re Corp., Chubb Corp., Discover Reinsurance Co., Fireman's Fund Insurance Co., Lloyd's of London, Markel Corp., Pennsylvania Lumberman's Mutual Insurance Co., Resurgence Specialty Underwriting Inc., Scottsdale Insurance Co., United National Insurance Co., Zurich Financial Services Group.

Wholesale broker for: over 15 companies.

Subsidiaries: Americana Program Underwriters, Charlotte, N.C., Camphill, Pa.; AmWINS Brokerage of Arizona, Scottsdale, Ariz.; AmWINS Insurance Brokerage of California, Chatsworth, Los Angeles, San Francisco, Santa Anna and San Rafael, Calif.; AmWINS Brokerage of Georgia, Atlanta; AmWINS Brokerage of Illinois, Chicago; AmWINS Brokerage of New Jersey, Iselin, N.J.; AmWINS Brokerage of New York, New York; AmWINS Brokerage of Texas, Dallas and Houston; AmWINS Healthcare, Langhorne, Pa.; BrokerNetUSA Inc., Warwick, R.I.; Capitol Payment Plans, Albany, N.Y.; Woodus K. Humphrey & Co. Inc., Shreveport, La.; Lambert Green Ltd., Harrisonburg, Va.; National Employee Benefit Cos. Inc., Warwick, R.I.; New Century Global of New England, Farmington, Conn.; Seaboard Underwriters, Council Bluffs, Iowa, Burlington, N.C.; Specialty Programs & Facilities Managers Inc., Pasadena,

Calif.

Acquisitions: Property Risk Services L.L.C., Edison, N.J., February 2004; Quaker Special Risk (Southeast), Charlotte, N.C., December 2004; Stewart Smith Group, New York, April 2005.

States licensed in: all states.

Membership: AAMGA, NAPSLO; Excess Lines Assn. of New York.

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

Contact: Gregg Calestini, chief marketing officer; 704-943-2004; gregg.calestini@amwins.com.

*Pro forma to include Stewart Smith Group acquired April 2005. **BI estimate.

Arlington/Roe & Co.

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

	2004	2003
Premium volume	\$96,783,100	\$86,783,100
Gross revenues	\$11,178,310	\$10,178,310*
Wholesale revenues	\$10,060,497	\$9,160,479*
Employees	106	95*
Wholesale employees	75	65*
Commercial lines	81.8%	80.6%
Admitted business	64%	63%
Nonadmitted	36%	37%

Founded: 1964.

Business: managing general agent 75%, broker 20%, Lloyd's of London coverholder 5%.

Managing general agent for: American International Group Inc., American Modern Home Insurance Group, American Reliable Insurance Co., Chubb Corp., Capital Indemnity Corp., Fireman's Fund Insurance Co., Nautilus Insurance Co., Northfield Insurance Co., Western World Insurance Co.

Wholesale broker for: American Guarantee & Liability Insurance Co., Colony Insurance Co., Federal Insurance Co., Fireman's Fund Insurance Co., Seneca Insurance Co.

Acquisitions: Southern General Insurance Agency, Bowling Green, Ky., January 2005; Agents Advantage Network Inc., Nashville, Tenn., February 2005.

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

Membership: AAMGA, NAPSLO; Professional Liability Underwriting Society.

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

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

*Restated.

Continued on next page

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Atlantic Specialty Lines Inc.

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

	2004	2003
Premium volume	\$58,970,195	\$48,955,580
Gross revenues	\$7,555,755	\$6,608,443
Wholesale revenues	\$7,526,861	\$6,581,448
Employees	61	48
Wholesale employees	61	48
Commercial lines	94%	89%
Admitted business	6%	7%
Nonadmitted	94%	93%

Founded: 1996.**Business:** managing general agent 41%, broker 49%, Lloyd's of London coverholder 10%.**Subsidiaries:** Atlantic Specialty Lines-Florida, Venice, Fla.; Atlantic Specialty Lines-Midwest, Naperville, Ill.**States licensed in:** Arizona, Colorado, Connecticut, Delaware, District of Columbia, Florida, Illinois, Indiana, Kansas, Maine, Maryland, Michigan, Minnesota, Missouri, New York, North Carolina, Pennsylvania, Texas, Utah, Virginia, Wisconsin.**Membership:** AAMGA, NAPSLO.**Officers:** Bob Bryant, president; Marty Kanipe, executive vp; Eunice Hucker, senior vp.**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

	2004	2003
Premium volume	\$18,500,000	\$18,000,000
Gross revenues	\$4,162,000	\$4,050,000
Wholesale revenues	\$1,850,000	\$1,700,000
Employees	9	8
Wholesale employees	3	3
Commercial lines	100%	100%
Admitted business	0%	10%
Nonadmitted	100%	90%

Founded: 2001.**Business:** wholesale broker 85%, Lloyd's of London coverholder 15%.**Wholesale broker for:** Aspen Specialty Insurance Co., First Specialty Insurance Corp., NIC Insurance Co.**States licensed in:** Illinois, Florida.**Contact:** Dan Djordjevic, president.

Directory explanation box

Business Insurance's 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 2004 and 2003. 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.

B

**BISYS Commercial Insurance
Services Inc.***

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

	2004	2003
Premium volume	\$1,010,000,000	\$949,000,000
Gross revenues	\$84,000,000	\$83,000,000
Wholesale revenues	\$80,000,000	\$80,000,000
Employees	446	169
Wholesale employees	426	158
Commercial lines	100%	100%
Admitted business	50%	50%
Nonadmitted	50%	50%

Fiscal year ending: 6/30.**Founded:** 2003.**Parent:** The BISYS Group Inc.**Business:** managing general agent 41%, broker 57%, Lloyd's of London coverholder 2%.**Managing general agent for:** ACE USA, American International Group Inc., Alea Group Ltd., AXIS U.S. Insurance, Great American Insurance Co., Interstate National Group, Lexington Insurance Co., Lincoln General Insurance Co.**Wholesale broker for:** over 15 companies.**States licensed in:** all states.**Membership:** AAMGA, NAPSLO; Professional Liability Underwriting Society.**Officers:** John Hahn, president-BISYS Commercial Insurance Services Inc.; David Tooley, president-programs; John Jennings, president-brokerage.**Contact:** Jana Rucker, director-marketing; 321-751-9320; jana.rucker@bisys.com.**BISYS Commercial Insurance Services Inc. wholesale operation includes two divisions: Tri-City Brokerage and BISYS Specialty Programs.***Bliss & Glennon Inc.**

435 N. Pacific Coast Highway,
Redondo Beach, Calif. 90277;
310-372-9115; fax: 310-372-1903
www.bgsurplus.com

	2004	2003
Premium volume	\$142,500,000	\$131,000,000
Employees	120	120
Commercial lines	95%	95%
Admitted business	40%	40%
Nonadmitted	60%	60%

Founded: 1966.**Parent:** Hilb Rogal & Hobbs Co.**Business:** managing general agent 47%, broker 50%, Lloyd's of London coverholder 3%.**Managing general agent for:** The Burlington Insurance Co., Essex Insurance Co., First Financial Insurance Co., First Specialty Insurance Corp., Century Surety Insurance Co., Great Divide Insurance Co., Pacific Insurance Co. Ltd., Nautilus Insurance Co., Penn-America Insurance Co., Penn-Star Insurance Co., St. Paul Surplus Lines Insurance Co., Western World Insurance Co.**Wholesale broker for:** Admiral Insurance Co.

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Arch Capital Group Ltd., Chubb Custom Insurance Co., Colony Insurance Co., Evanston Insurance Co., Lexington Insurance Co., NIC Insurance Co., Royal Surplus Lines Insurance Co., TOPA Insurance Co., United States Liability Insurance Group.

States licensed in: Arizona, California, Colorado, Nevada.

Membership: AAMGA, NAPSLO; California Independent Wholesalers Assn.

Officers: Bob Abramson, president; Corinne Jones, COO; Tom Dean, senior vp.

Contact: Courtney Duncan, executive assistant; duncanc@bgsurplus.com.

W. Brown & Associates Insurance Services

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

	2004	2003
Premium volume	\$214,000,000	\$180,000,000
Gross revenues	\$39,712,000	\$34,938,827
Wholesale revenues	\$14,639,500	\$13,212,462
Employees	66	60
Wholesale employees	66	60
Commercial lines	100%	100%
Admitted business	78%	81%
Nonadmitted	22%	19%

Founded: 1987.

Business: managing general agent 77%, broker 23%.

Managing general agent for: Evanston Insurance Co., Interstate Fire & Casualty Co., Scottsdale Insurance Co., XL Specialty Insurance Co.
Wholesale broker for: Admiral Insurance Co., Colony Insurance Co., Gemini Insurance Co., Evanston Insurance Co., Mt. Hawley Insurance Co., Royal Specialty Insurance Co.

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

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

Membership: AAMGA, NAPSLO.

Officers: William W. Brown, chairman; John W. Krebs, president-property/casualty; William S. Brown, president-aviation.

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

*Property/casualty division.

Brown & Riding Insurance Services Inc.

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

	2004	2003
Premium volume	\$145,988,173	\$128,500,000
Gross revenues	\$10,354,402	\$9,500,000
Employees	47	45
Wholesale employees	47	45
Commercial lines	100%	100%
Admitted business	40%	50%
Nonadmitted	60%	50%

Founded: 1980.

Business: broker 100%.

Wholesale broker for: American International Specialty Lines Insurance, American Safety

Indemnity Co., Arch Specialty Insurance Co., AXIS Specialty Insurance Co., Chubb Custom Insurance Co., Everest Indemnity Insurance Co., First Specialty Insurance Corp., Gemini Insurance Co., The Insurance Co. of the State of Pennsylvania, Interstate Fire & Casualty Co., Landmark American Insurance Co., Lloyds of London, Mt. Hawley Insurance Co., NIC Insurance Co., Westchester Surplus Lines Insurance Co.

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

Membership: NAPSLO; Surplus Lines Assn. of California.

Officers: Chris A. Brown, president; Ramon C. Howing, Shaida T. Monshi, senior vps; Ben Hernandez, vp-finance and administration.

Contact: Chris A. Brown.

Brownyard Programs Ltd.

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

	2004	2003
Premium volume	\$12,000,000	\$9,000,000
Employees	10	7
Commercial lines	100%	100%
Admitted business	63%	63%
Nonadmitted	37%	37%

Founded: 1993.

Business: managing general agent 63%, broker 37%.

Managing general agent for: Executive Risk Insurance Co.

Wholesale broker for: Admiral Insurance Co., First Mercury Insurance Co.

States licensed in: all states, excluding Alaska.

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

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

Burnett & Co. Inc.

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

	2004	2003
Premium volume	\$47,957,000	\$61,978,000
Gross revenues	\$6,498,483	\$6,158,881
Wholesale revenues	\$6,498,483	\$6,158,881
Employees	19	19
Wholesale employees	19	19
Commercial lines	100%	100%
Admitted business	3%	2%
Nonadmitted	97%	98%

Founded: 1960.

Parent: Burnett Holdings Inc.

Business: managing general agent 14%, broker 16%, Lloyd's of London coverholder 70%.

Managing general agent for: Berkley Specialty Underwriters Inc.

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

Subsidiaries: IMS Insurance Market Solutions,

Houston.

States licensed in: Louisiana, Texas.

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

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

Contact: John H. Burke Jr.

Burns & Wilcox Ltd.

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

	2004	2003
Premium volume	\$650,000,000	\$600,000,000
Gross revenues	\$170,000,000	\$142,000,000
Wholesale revenues	\$85,000,000	\$78,000,000
Employees	875	850
Commercial lines	85%	85%
Admitted business	10%	10%
Nonadmitted	90%	90%

Founded: 1969.

Parent: H.W. Kaufman Financial Group Inc.

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

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

States licensed in: all states, excluding New York.

Membership: AAMGA, NAPSLO.

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

Contact: David J. Price.

C

CRC Insurance Services Inc.

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

	2004	2003
Premium volume	\$2,096,000,000	\$1,622,000,000
Gross revenues	\$177,306,400	\$127,700,000
Wholesale revenues	\$175,811,278	\$127,700,000
Employees	703	575
Wholesale employees	703	575
Commercial lines	100%	100%
Admitted business	25%	25%
Nonadmitted	75%	75%

Founded: 1982.

Parent: BB&T Corp.

Business: managing general agent 6%, broker 88%, Lloyd's of London coverholder 6%.

Acquisitions: Universal Specialties Underwriters, Tampa, Fla., July 2004.

Continued on next page

Continued from previous page

States licensed in: all states.**Membership:** AAMGA, NAPSLO; Professional Liability Underwriting Society.**Officers:** Thomas Curtin Sr., president/CEO; Charles W. Wood Jr., COO; Ronald Helveston, Tim Turner; Wiley H. Cooper, directors.**Contact:** Kristi Jeffers, CFO.

Cresta Insurance

9780 Mt. Pyramid Ct, Suite 150
 Englewood, Colo. 80112;
 303-691-8540; fax: 303-691-8545
www.crestains.com

	2004	2003
Premium volume	\$2,100,000	\$250,000
Gross revenues	\$84,500	\$10,000
Wholesale revenues	\$84,500	\$10,000
Employees	9	8
Wholesale employees	9	8
Commercial lines	100%	100%
Admitted business	100%	100%

Founded: 2004.**Business:** broker 100%

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

Contact: Robert H. Rich, president/CEO.

E

ECM Insurance Services Inc.

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

	2004	2003*
Premium volume	\$112,382,224	\$113,412,922
Gross revenues	\$16,129,216	\$10,019,218
Wholesale revenues	\$16,129,216	\$10,019,218
Employees	50	53
Wholesale employees	50	53
Commercial lines	100%	100%
Admitted business	35%	35%
Nonadmitted	65%	65%

Founded: 1997.**Parent:** Heffernan Group.**Business:** broker 100%.**States licensed in:** all states.**Membership:** NAPSLO; Professional Liability Underwriting Society.**Officers:** Patrick E. Hanley, president; Paul Lefcourt, senior vp/management liability practice leader; Carol Rizzo, COO.**Contact:** Carol Rizzo; crizzo@ecminsurace.com.

*Restated.

Eastern America Insurance Agency Inc.

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

	2004	2003
Premium volume	\$239,221,048	\$197,235,000
Gross revenues	\$11,810,457	\$10,575,000
Employees	135	108
Wholesale employees	135	108
Commercial lines	70%	74%
Admitted business	100%	100%

Founded: 1981.**Parent:** Universal Insurance Group.**Business:** managing general agent 100%.

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

States licensed in: Puerto Rico.**Membership:** NAPSLO.**Officers:** Luis Miranda Casanas, president; Rafael Rodriguez, Jorge J. Amadeo, executive vps.**Contact:** Jorge J. Amadeo.

Entertainment Brokers International

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

	2004	2003
Premium volume	\$70,500,000	\$70,000,000
Employees	75	66
Wholesale employees	75	61
Commercial lines	95%	95%
Admitted business	89%	95%
Nonadmitted	11%	5%

Founded: 1989.**Business:** managing general agent 90%, broker 8%, Lloyd's of London coverholder 2%.**Underwriting manager for:** Clarendon Insurance Group Inc.**Managing general agent for:** Clarendon Insurance Group Inc.**States licensed in:** California, New York.**Membership:** California Surplus Lines Assn.**Officers:** Jack Cave, managing partner; Martin Ridgers, William Cody, partners.**Contact:** Aaron Ma, account executive.

Evolution Insurance Brokers

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

	2004	2003
Premium volume	\$4,242,000	\$12,400,000
Gross revenues	\$262,000	\$2,800,000
Employees*	19	19
Commercial lines	100%	100%
Nonadmitted	100%	100%

Founded: 1998.**Parent:** Prime Holdings Insurance Services Inc. **Business:** broker 75%, Lloyd's of London coverholder 25%.**Wholesale broker for:** Lloyd's of London,

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BI RANKS

Wholesale insurance brokers

Largest wholesale brokers* based on 2004 wholesale premium volume

Rank	Company/Address	Phone/Fax/Web site	2004 premium volume	Percent change from 2003	2004 gross revenues	Percent change from 2003	Percent surplus lines	Wholesale broker	Managing general agent	Lloyd's of London coverholder	Number of employees	Principal officer
1	Swett & Crawford Group 21650 Oxnard St., Suite 1400 Woodland Hills, Calif. 91367	800-262-6099 Fax: 818-593-2084 www.swett.com	\$2,775,000,000	-7.5%	\$246,143,000 ¹	-7.8%	61.0%	73.0%	25.0%	2.0%	850	David R. Hartoch, president/CEO
2	American Wholesale Insurance Group Inc. 4064 Colony Road, Suite 450 Charlotte, N.C. 28211	704-943-2004 Fax: 704-943-9000 www.amwins.com	\$2,401,669,101 ²	83.8%	\$163,289,000 ^{1,2}	81.6%	49.0%	86.5%	12.5%	1.0%	695	M. Steven DeCarlo, president/CEO
3	CRC Insurance Services Inc. 1 Metroplex Drive, Suite 400 Birmingham, Ala. 35209	205-870-7790 Fax: 205-879-3739 www.crcins.com	\$2,096,000,000	29.2%	\$177,306,400	38.8%	75.0%	88.0%	6.0%	6.0%	703	Thomas Curtin Sr., president/CEO
4	Crump Insurance Services Inc. 7557 Rambler Road, Suite 350 Dallas, Texas 75231	214-265-2660 Fax: 214-265-2683 www.crumpins.com	\$1,249,000,000 ¹	18.6%	\$94,912,000 ¹	18.6%	N/A	N/A	N/A	N/A	N/A	Patrick O'Brien, executive vp/CFO
5	BISYS Commercial Insurance Services Inc. 50 California St., Suite 2000 San Francisco, Calif. 94111	877-247-9772 Fax: 312-879-1335 www.bisyspc.com	\$1,010,000,000	6.4%	\$84,000,000	1.2%	50.0%	57.0%	41.0%	2.0%	446	John Hahn, president

*Companies deriving more than 50% of their wholesale premium volume from wholesale brokerage. 1 B/I estimate. 2 Pro forma to include Stewart Smith Group, acquired April 2005. N/A Not available.
Source: B/I survey

MGAs/underwriting managers

Largest MGAs/underwriting managers* based on 2004 wholesale premium volume

Rank	Company/Address	Phone/Fax/Web site	2004 premium volume	Percent change from 2003	2004 gross revenues	Percent change from 2003	Percent surplus lines	Under-writing manager	Managing general agent	Whole-sale broker	Lloyd's of London coverholder	Number of employees	Principal officer
1	Risk Placement Services Inc. 2 Pierce Place, 20th Floor Itasca, Ill. 60143-3141	630-285-4303 Fax: 630-285-4075 www.coveragefirst.com	\$1,150,000,000	31.9%	\$89,628,000	33.4%	60.0%	N/A	44.0%	48.0%	8.0%	651	Joel Cavaness, president
2	The Schinnerer Group 2 Wisconsin Circle Chevy Chase, Md. 20850	301-961-9800 Fax: 301-951-5444 www.schinnerer.com	\$1,011,000,000	5.8%	\$84,924,000 ¹	5.8%	5.0%	99.0%	N/A	1.0%	N/A	572	Lorna Parsons, Marie Solomon, Richard Horner, managing directors
3	Burns & Wilcox Ltd. 220 Kaufman Financial Center, 30833 Northwestern Highway Farmington Hills, Mich. 48334	800-521-1918 Fax: 248-932-9046 www.burnsandwilcox.com	\$650,000,000	8.3%	\$170,000,000	19.7%	90.0%	N/A	60.0%	30.0%	10.0%	875	Alan J. Kaufman, chairman/president/CEO
4	Gresham & Associates Inc. 1 Gresham Landing, P.O. Box 927 Stockbridge, Ga. 30281	770-389-1600 Fax: 770-389-1650 www.gresham-inc.com	\$364,820,155	3.8%	\$39,926,000	15.6%	50.0%	50.0%	N/A	45.0%	5.0%	288	James V. Gresham, chairman/CEO
5	Hub International Ltd. 55 E. Jackson Blvd. Chicago, Ill. 60604	877-402-6601 Fax: 777-402-6606 www.hubinternational.com	\$312,658,044	0.9%	\$239,016,965	34.9%	33.1%	N/A	66.3%	33.7%	N/A	1,878	Martin P. Hughes, chairman/CEO

*Companies deriving more than 50% of their wholesale premium volume from acting as underwriting managers, managing general agents and Lloyd's of London coverholders. 1 B/I estimate. N/A Not applicable.
Source: B/I survey

Visit www.businessinsurance.com for more information and access to the full searchable Directory of Insurance Wholesalers.

Continued from previous page

Prime Insurance Syndicate Inc.

States licensed in: all states.

Membership: AAMGA, NAPSLO.

Support services: administrative and general services provided by Prime Holdings Insurance Services Inc.

Contact: Russ Sorensen, national sales manager; russ@eibdirect.com.

**Employees provided by Prime Holdings Insurance Services Inc.*

Executive Perils Inc.

11845 W. Olympic Blvd., Suite 795,
Los Angeles, Calif. 90403;
310-444-9333; fax: 310-444-9355
www.eperils.com

	2004	2003
Premium volume	\$38,000,000	\$31,500,000
Employees	11	9
Wholesale employees	11	9
Commercial lines	100%	100%
Admitted business	64%	60%
Nonadmitted	36%	40%

Founded: 2000.

Business: broker 100%.

Wholesale broker for: over 15 companies.

States licensed in: Alaska, Arizona, California, Colorado, District of Columbia, Florida, Georgia, Illinois, Indiana, Massachusetts, Maine, Maryland, Nevada, New Jersey, New York, North Dakota, Ohio, Pennsylvania, South Carolina, Texas, Virginia, Wisconsin.

Membership: Professional Liability Underwriting Society.

Officers: Peter R. Taffae, president; Wayne E. Bernstein, managing director.

Contact: Peter R. Taffae; 310-444-9333, ext. 100; petert@eperils.com.

G

General Star Management Co.

695 E. Main St.,
Stamford, Conn. 06901;
203-328-5700; fax: 203-328-6030
www.generalstar.com

	2004	2003
Premium volume	\$356,773,745	\$443,740,395
Employees	179	225
Wholesale employees	179	225
Commercial lines	97%	89%
Admitted business	23%	23%
Nonadmitted	77%	77%

Founded: 1979.

Parent: Berkshire Hathaway Inc.

Business: underwriting manager 100%.

Underwriting manager for: General Star Indemnity Co., General Star National Insurance Co.

Membership: AAMGA, NAPSLO; Professional Liability Underwriting Society.

Support services: administrative, technology support and other general services provided by General Reinsurance Corp.

Officers: Patricia H. Roberts, president/CEO; Beverly Tramontelli, Gregory J. Diorio, vps.

Contact: Patricia H. Roberts;
proberts@generalstar.com.

Gresham & Associates Inc.

1 Gresham Landing, P.O. Box 927,
Stockbridge, Ga. 30281;
770-389-1600; fax: 770-389-1650
www.gresham-inc.com

	2004	2003*
Premium volume	\$364,820,155	\$351,350,000
Gross revenues	\$39,926,000	\$34,526,000
Wholesale revenues	\$39,926,000	\$34,526,000
Employees	288	285
Wholesale employees	288	285
Commercial lines	100%	100%

Admitted business..... 50% 50%
Nonadmitted 50% 50%

Founded: 1979.

Business: underwriting manager 50%, broker 45%, Lloyd's of London coverholder 5%.

States licensed in: Alaska, Arkansas, Colorado, Florida, Georgia, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Michigan, Massachusetts, Minnesota, Mississippi, Missouri, New Hampshire, New Jersey, North Carolina, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont,

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Continued from previous page
Virginia, West Virginia.

Membership: AAMGA, NAPSLO.

Officers: James V. Gresham, chairman/CEO; George L. Abernathy, president; Tony Gresham, senior vp.

Contact: Tony Gresham.

**Restated.*

H

Healthcare Professional Services Inc.

North Springs Station, P.O. Box 568062,
Atlanta, Ga. 31156;
678-935-5033; fax: 678-935-5047
www.healthcareprofsvcs.com

	2004	2003
Premium volume	\$45,000,000	\$41,000,000
Gross revenues	\$4,248,624	\$4,247,300
Wholesale revenues	\$1,155,000	\$1,013,000
Employees	15	10
Wholesale employees	15	10
Commercial lines	100%	100%
Admitted business	4%	2%
Nonadmitted	96%	98%

Founded: 1990.

Business: broker 100%.

Wholesale broker for: Admiral Insurance Co., American International Group Inc., Colony Insurance Co., Columbia Casualty Co., Evanston Insurance Co., James River Insurance Co., Red Mountain Casualty Co. Inc.

States licensed in: California, District of Columbia, Florida, Georgia, New Jersey, Ohio, Tennessee, Virginia.

Membership: NAPSLO; Georgia Surplus Lines Assn.

Support services: retail services provided by Seilkop & Associates Inc.

Officers: Parker A. Harvey, Parker Harvey, Fred Seilkop, Jeff Jarboe, principals.

Contact: Parker A. Harvey.

Hub International Ltd.

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

	2004	2003
Premium volume	\$312,658,044	\$310,010,748
Gross revenues	\$239,016,965	\$177,219,081
Wholesale revenues	\$33,094,236	\$32,814,025
Employees	1,878	1,170
Wholesale employees	162	139
Commercial lines	100%	100%
Admitted business	66.9%	68.8%
Nonadmitted	33.1%	31.2%

Founded: 1998.

Business: managing general agent 66.3%, broker 33.7%.

Managing general agent for: American International Specialty Lines Insurance Co., Alea North American Insurance Co., First Specialty Insurance Corp.

Wholesale broker for: ACE USA, American International Group Inc., Aspen Insurance

Holdings Ltd., Chubb Custom Insurance Co.

Subsidiaries: Hub International of Indiana Ltd., Battle Creek, Mich.; Program Brokerage Corp., New York.

States licensed in: Alaska, Arkansas, Arizona, California, Connecticut, Delaware, Iowa, Kansas, Louisiana, Maryland, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, Texas, Utah, Virginia, Washington, Wyoming.

Membership: NAPSLO.

Officers: Martin P. Hughes, chairman/CEO; Richard A. Gulliver, president; Bruce Guthart, COO; Dennis Pauls, CFO; Marianne Paine, chief legal officer; W. Kirk James, chief corporate development officer; Larry Lineker, chief sale officer.

Contact: Gary Roberts, manager-corporate accounting.

I

Insight Insurance Services Inc.

2000 S. Batavia Ave., Suite 300,
Geneva, Ill. 60134;
800-447-4626; fax: 888-447-6289
www.insightinsurance.com

	2004	2003
Premium volume	\$47,000,000	\$33,000,000
Employees	17	17
Wholesale employees	17	17
Commercial lines	100%	100%
Admitted business	99%	99%
Nonadmitted	1%	1%

Business: managing general agent 100%.

Managing general agent for: Everest National Insurance Co., Everest Reinsurance Co., General Insurance Co. of America.

States licensed in: Illinois.

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

	2004	2003
Premium volume	\$64,500,000	\$59,000,000
Gross revenues	\$5,000,000	\$4,500,000
Employees	40	40
Wholesale employees	40	40
Commercial lines	100%	100%
Admitted business	35%	35%
Nonadmitted	65%	65%

Founded: 1981.

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

Managing general agent for: ACE USA, American International Group Inc., Mt. Hawley Insurance Co., Wind River Insurance Co.

Wholesale broker for: American International Group Inc., ACE Westchester Specialty Insur-

ance Co., Chubb Corp., Continental Casualty Co., Crum & Forster Specialty Insurance Co., Hartford Financial Services Group Inc., Midwest Employers Casualty Co., St. Paul Travelers Cos. Inc., Scottdale Insurance Co., Zurich American Insurance Co.

Membership: NAPSLO.

Support services: financial services provided by Westbrook Premium Finance.

Officers: Richard J. Eichhorn, president; Michael J. Eichhorn, vp.

Contact: Michael J. Eichhorn.

K

K&K Insurance Group Inc.

1712 Magnavox Way,
Fort Wayne, Ind. 46804;
260-459-5000; fax: 260-459-5606
www.kandkinsurance.com

	2004	2003
Premium volume	\$222,000,000	\$202,000,000
Gross revenues	\$47,952,000*	\$43,632,000*
Employees	290	301
Wholesale employees	290	301
Commercial lines	100%	100%
Admitted business	85%	85%
Nonadmitted	15%	15%

Founded: 1952.

Parent: Aon Corp.

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

Managing general agent for: Great American Insurance Co., The Hartford Financial Services Group Inc., Lexington Insurance Co., Nationwide Mutual Insurance Co., St. Paul Travelers Cos. Inc., Virginia Surety Co. Inc.

Wholesale broker for: Arch Capital Group Ltd., AXIS U.S. Insurance, CNA Financial Corp., General Star Indemnity Co., Great American Insurance Co., Gulf Underwriters Insurance Co., Lexington Insurance Co., Zurich American Insurance Co.

States licensed in: all states.

Support services: accounting, data processing and corporate support functions provided by Aon Corp. financial services center.

Officers: Ross T. Smith, president/CEO; Todd Bixler, COO; Paul Mongiello, chief underwriting officer; Lou Valentic, chief marketing officer; Doug Hamm, chief claims officer.

Contact: Mark Beck, vp-marketing resources.

**BI estimate.*

L

Lighthouse Underwriters L.L.C.

7630 Little River Turnpike, Suite 200,
Annandale, Va. 22003;
703-770-3700; fax: 703-770-3720
www.lighthouseunderwriters.com

	2004	2003
Premium volume	\$68,000,000	\$78,000,000
Gross revenues	\$6,800,000	\$7,800,000
Wholesale revenues	\$6,800,000	\$7,800,000

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Employees	33	45
Wholesale employees	33	45
Commercial lines	100%	100%
Admitted business	55%	55%
Nonadmitted	45%	45%

Founded: 1994.**Business:** managing general agent 100%.**Managing general agent for:** Chubb Corp., Fireman's Fund Insurance Co., Great American Insurance Co., James River Insurance Co., Lloyd's of London, Markel American Insurance Co.**Subsidiaries:** Currutuck Risk Services L.L.C., Richmond, Va.**States licensed in:** all states.**Officers:** Art Seifert, president/CEO; Sean Gormley, vp/COO; Tim Clark, CFO.**Contact:** Sahar Javan, marketing director; sjavan@lighthouseunderwriters.com.**LoVullo Associates Inc.**

6450 Transit Road,
Depew, N.Y. 14043;
716-856-3065; fax: 716-857-8057
www.lovullo.com

	2004	2003
Premium volume	\$128,500,594	\$110,946,124
Gross revenues	\$19,811,080	\$17,492,174
Wholesale revenues	\$19,811,080	\$17,492,174
Employees	77	76
Wholesale employees	77	76
Commercial lines	85%	83%
Admitted business	25%	38%
Nonadmitted	75%	62%

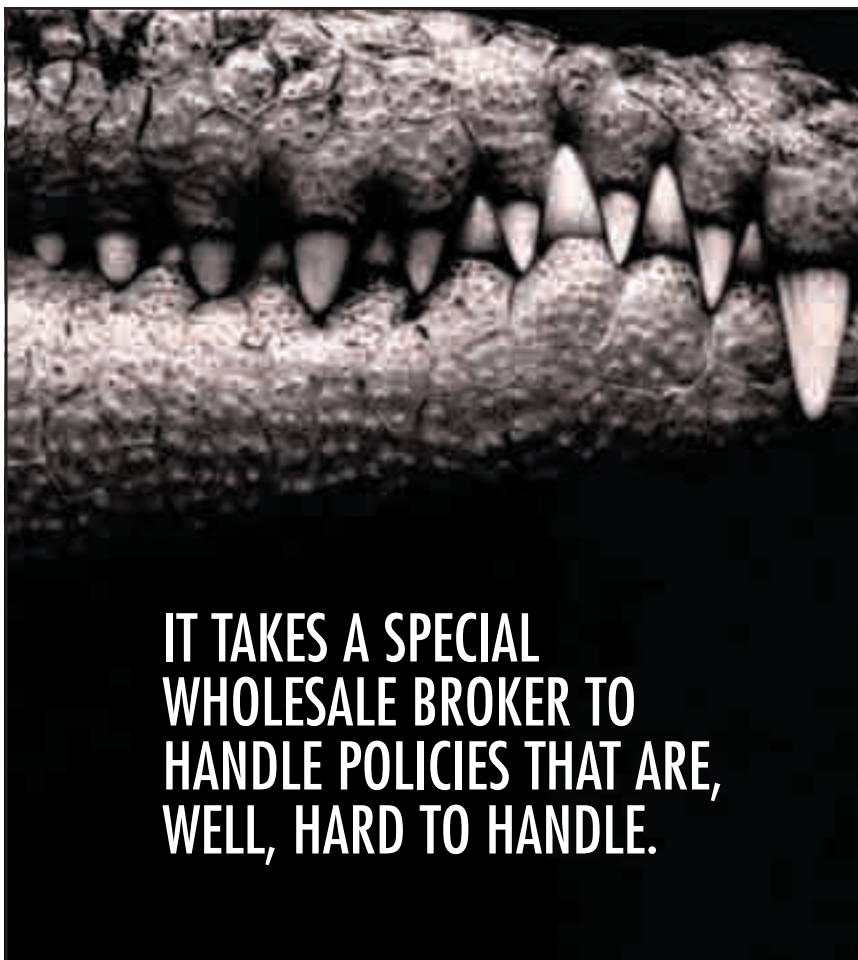
Founded: 1949.**Business:** managing general agent 81%, broker 17%, Lloyd's of London coverholder 2%.**Managing general agent for:** American Modern Insurance Group Inc., American Western Home Insurance, Colony Insurance Co., Essex Insurance Co., National Casualty Insurance Co., National Indemnity Co., Nautilus Insurance Co., Northland Insurance, Penn-America Group Inc., RLI Insurance Co., Scottsdale Insurance Co., United States Liability Insurance Group.**Wholesale broker for:** Admiral Insurance Co., American International Group Inc., CNA Financial Corp., Great American Insurance Co., Professional Indemnity Insurance, U.S. Risk Insurance Group Inc., Western World Insurance Co.**States licensed in:** New York.**Membership:** AAMGA, NAPSLO; Professional Insurance Wholesalers Assn., Professional Liability Underwriting Society.**Officers:** Leonard T. LoVullo, president; Paul W. LoVullo, senior vp; David W. Pietrowski, vp.**M****Gary Markel Surplus Lines
Brokerage Inc.**

15950 Bay Vista Drive, Suite 250,
P.O. Box 17269,
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2004

2003*

Continued on next page



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ENSURING INSURANCE

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Continued from previous page

Premium volume	\$19,465,123	\$18,412,156
Gross revenues	\$1,484,379	\$1,343,447
Wholesale revenues	\$1,295,236	\$1,226,929
Employees	13	14
Wholesale employees	13	14
Commercial lines	100%	100%
Admitted business	20%	36%
Nonadmitted	80%	64%

Founded: 1993.**Business:** managing general agent 14%, broker 86%.**Managing general agent for:** Colony Insurance Co., Essex Insurance Co., Markel American Insurance Co.**Wholesale broker for:** Admiral Insurance Co., American International Specialty Lines Insurance Co., Arch Specialty Insurance Co., Chubb Executive Risk, Colony Insurance Co., Essex Insurance Co., Evanston Insurance Co., Lexington Insurance Co., Markel Re, Maxum Indemnity Co., Mt. Hawley Insurance Co., Mount Vernon Fire Insurance Co., Scottsdale Insurance Co., United States Liability Insurance Group, Zurich American Insurance Co.**States licensed in:** Florida.**Membership:** NAPSLO; Florida Surplus Lines Assn., Professional Liability Underwriting Society.**Officers:** Gary Markel, president; Paula Ross, executive vp.**Contact:** Paula Ross;

pross@gmarkelsurplus.com.

*Restated.

McFall General Agency Inc.

6443 S.W. Beaverton Hillsdale Highway,
Suite 350,
Portland, Ore. 97221;
800-452-9412; fax: 800-242-3742

www.mcfallgeneral.com 2004 2003

Premium volume	\$18,879,595	\$18,600,000
Gross revenues	\$4,664,582	\$1,962,000
Wholesale revenues	\$4,664,582	\$1,962,000
Employees	41	35
Wholesale employees	41	35
Commercial lines	93%	88%
Admitted business	36%	15%
Nonadmitted	64%	85%

Founded: 1981.**Managing general agent for:** over 15 companies.**Wholesale broker for:** Great American Insurance Co., The Navigators Group Inc.**States licensed in:** Idaho, Oregon, Washington.**Membership:** AAMGA, NAPSLO.**Officers:** Bob R. McFall, president/CEO; Connie L. McFall, COO; Jo Julian-Smith, senior vp; Nancy Schultz, vp.**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

	2004	2003
Premium volume	\$64,829,000	\$54,268,000
Gross revenues	\$14,579,430	\$13,864,000
Wholesale revenues	\$6,550,349	\$6,274,000
Employees	150	150

Wholesale employees	45	50
Commercial lines	100%	100%
Admitted business	57%	64%
Nonadmitted	43%	36%

Founded: 1990.**Parent:** Midlands Holding Corp.**Business:** managing general agent 55%, broker 33%, Lloyd's of London coverholder 12%.**Managing general agent for:** Clarendon Insurance Group Inc., Markel Corp.**Wholesale broker for:** over 15 companies.**Subsidiaries:** American Agency System Inc., Oklahoma City; American Marine Underwriters, Addison, Texas; Midlands Claim Administrators Inc., Oklahoma City; Midlands Injury Management Inc., Oklahoma City; Midlands Intermediaries Inc., Easton, Pa.; Midlands Management of Texas Inc., Addison, Texas; Midlands Underwriting Managers, Addison, Texas; Midlands Management of New York, New York; US Marine Insurance Group, Addison, Texas.**States licensed in:** Arkansas, Colorado, Kansas, Louisiana, Mississippi, Missouri, Nebraska, New Jersey, Oklahoma, Tennessee, Virginia, Wyoming.**Membership:** AAMGA, NAPSLO.**Support services:** claims oversight services provided by Midlands Claim Administrators.**Officers:** Charles C. Caldwell, president/CEO; Dennis Ottis, treasurer/CFO; Mark Davis, executive vp.**Contact:** Don Glaspey, executive vp;

dwglaspey@midman.com.

N

NIF Group Inc.

30 Park Ave.,
Manhasset, N.Y. 11030;
516-365-7440; fax: 516-365-7392
www.nifgroup.com

	2004	2003
Premium volume	\$220,024,494	\$234,040,000
Gross revenues	\$19,700,000	\$19,700,000
Employees	130	130
Wholesale employees	130	130
Commercial lines	98%	98%
Admitted business	60%	60%
Nonadmitted	40%	40%

Fiscal year ending: 3/31.

Founded: 1976.**Business:** managing general agent 60%, broker 37%, Lloyd's of London coverholder 3%.**Managing general agent for:** ACE Ltd., American International Group Inc., Burlington Insurance Co., Insurance Corp. of Hannover, Munich-American RiskPartners, Safeco Corp., Scottsdale Insurance Co.**Wholesale broker for:** ACE Ltd., Admiral Insurance Co., American International Group Inc., Arch Specialty Insurance Co., Evanston Insurance Co., General Star Management Co.**Subsidiaries:** NIF Adirondack, Glens Falls, N.Y.; NIF Governmental, Montvale, N.J.; NIF Pro, Manhasset, N.Y.; NIF Services of Florida, Duck Key, Fla.; NIF Services of Mid-Atlantic, Bala Cynwyd, Pa.; NIF Services of New Eng-

land, Warwick, R.I.; NIF Services of New Jersey, Montvale and Oakhurst, N.J.; NIF Services of New York, New York; NIF Risk Management, Murray Hill, N.J.; NIF Services of the South, Roswell, Ga.

States licensed in: Arizona, Arkansas, Connecticut, District of Columbia, Florida, Georgia, Indiana, Massachusetts, Michigan, Minnesota, Mississippi, New Hampshire, New York, New Jersey, North Carolina, Ohio, Pennsylvania, Rhode Island, Texas, Tennessee, Utah, Virginia, Wisconsin.**Membership:** AAMGA, NAPSLO; Professional Liability Underwriting Society.**Officers:** Michael A. Orlando, chairman; Mark P. Maher, president; Daniel M. Mogelnicki, vp.**Contact:** Nancy G. Williams, director-marketing; nwilliams@nifgroup.com.

Napco L.L.C.

333 Thornall St., Ninth Floor,
Edison, N.J. 08837;
732-549-5222; fax: 732-549-0221
www.napcollc.com

	2004	2003
Premium volume . . .	\$135,459,000	\$146,000,000
Employees	37	35
Wholesale employees	37	35
Commercial lines	100%	100%
Admitted business	57%	55%
Nonadmitted	43%	45%

Founded: 1996.**Parent:** Napco Inc.**Business:** broker 100%.**Subsidiaries:** Napco of Bermuda Ltd., Hamilton, Bermuda.**States licensed in:** all states.**Membership:** NAPSLO.**Officers:** George K. Pagoumian, chairman/CEO; David Pagoumian, president/COO; John Pagoumian, executive vp.**Contact:** Pamela Conti, vp-operations;
pconti@napcollc.com.

Nason Associates Inc.

6901 W. 63rd St., Suite 207,
Overland Park, Kan. 66202;
913-677-1550; fax: 913-384-9350
www.nasonassoc.com

	2004	2003
Premium volume	\$13,798,722	\$13,688,000
Gross revenues	\$1,912,724	\$1,815,040
Wholesale revenues	\$901,391	\$865,599
Employees	8	9
Wholesale employees	8	9
Commercial lines	100%	100%
Admitted business	90%	99%
Nonadmitted	10%	1%

Fiscal year ending: 6/30.

Founded: 1983.**Business:** broker 100%.**Wholesale broker for:** AIG Aviation Inc., W. Brown & Associates Insurance Services, Global Aerospace Underwriting Managers, Phoenix Aviation Managers Inc., US Aviation Underwriters.**States licensed in:** Kansas, Missouri.**Officers:** Courtney H. Nason, chairman; Linda Joy, president; Lorri Shuey, vp.**Contact:** Linda Joy; linda@nasonassoc.com.

Continued on next page

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P

Partners Specialty Group L.L.C.

Bentwood Executive Campus, 301 E. Germantown Pike, Suite 402, Norristown, Pa. 19401; 484-322-0400; fax: 484-322-0401
www.psgins.com

	2004	2003
Premium volume	\$337,000,000	\$290,000,000
Gross revenues	\$24,800,000	\$21,200,000
Employees	125	101
Wholesale employees	106	84
Commercial lines	98%	98%
Admitted business	44%	45%
Nonadmitted	56%	55%

Founded: 1999.

Business: managing general agent 5%, broker 93%, Lloyd's of London coverholder 2%.

Managing general agent for: Essex Insurance Co., General Star Indemnity Co., General Star National Insurance Co., Navigators Insurance Co., Pacific Insurance Co. Ltd., Western Heritage Insurance Co.

Wholesale broker for: ACE USA, Admiral Insurance Co., American International Group Inc., Arch Specialty Insurance Co., AXIS Specialty Ltd., Chubb Custom Insurance Co., Evanston Insurance Co., General Star Indemnity Co., Liberty Mutual Insurance Co., Maxum Indemnity Co., Mt. Hawley Insurance Co., Nationwide Group, Resurgens Specialty Underwriting Inc., St. Paul Surplus Lines Insurance Co., Zurich Financial Services Group.

States licensed in: Alaska, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Louisiana, Maryland, Massachusetts, Michigan, Missouri, Nevada, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Texas, Tennessee, Virginia, Wisconsin, Wyoming.

Membership: AAMGA, NAPSLO.

Officers: Daniel P. McDonnell, chairman; Maureen C. Caviston, president; Deborah Lewis, CFO.

Contact: Maureen C. Caviston; 3 Stamford Plaza, 301 Tresser Blvd., 11th Floor, Stamford, Conn. 06901.

Prime Insurance Syndicate Inc.

303 W. Madison, Suite 2075, Chicago, Ill. 60606; 800-456-4576; fax: 312-408-8081
www.primeis.com

	2004	2003
Premium volume	\$19,213,000	\$19,100,000
Gross revenues	\$19,263,000	\$18,100,000
Employees*	78	78
Commercial lines	91%	91%
Nonadmitted	100%	100%

Founded: 1992.

Parent: Prime Holdings Insurance Services Inc.

Business: underwriting manager 100%.

Underwriting manager for: Exchange Brokerage Services Inc., Prime Insurance Syndicate Inc.

States licensed in: all states, excluding Alaska,

Arizona, California, Colorado, Connecticut, Louisiana, New Hampshire, New Mexico, New York, Rhode Island, Texas, Virginia.

Support services: administrative and general services are provided by Prime Holdings Insurance Services Inc.

Officers: Rick J. Lindsey, president/CEO; Jack McDonnell, treasurer/CFO; Ted B. Paulsen, COO.

Contact: Rick J. Lindsey; rjl@primeis.com.

*Employees provided by Prime Holdings Insurance Services Inc.

Property Risk Services L.L.C.

91 Fieldcrest Ave., Edison, N.J. 08818; 732-346-0101; fax: 732-346-3904
www.prsins.com

	2004	2003
Premium volume	\$165,000,000	\$163,926,805
Employees	33	22
Wholesale employees	33	22
Commercial lines	100%	100%
Admitted business	80%	80%
Nonadmitted	20%	20%

Founded: 2001.

Parent: American Wholesale Insurance Group.

Business: broker 100%.

Wholesale broker for: ACE American Insurance Co., Allianz Global Risks US Insurance Co., AXIS Specialty Ltd., CNA Insurance Co., Commonwealth Insurance Co., Crum & Forster Inc., Essex Insurance Co., First State Management Co., GE Insurance Solutions, Lexington Insurance Co., Lloyds of London, Resurgens Specialty Underwriting Inc., St. Paul Travelers Cos. Inc., Zurich North America.

States licensed in: all states.

Membership: NAPSLO.

Officers: Thomas L. Spinner Jr., chairman; John F. Keegan, president.

Contact: Thomas L. Spinner Jr.; tspinner@prsins.com.

R

Risk Placement Services Inc.

2 Pierce Place, 20th Floor, Itasca, Ill. 60143-3141; 630-285-4303; fax: 630-285-4075
www.coveragefirst.com

	2004	2003
Premium volume	\$1,150,000,000	\$872,000,000
Gross revenues	\$89,628,000	\$67,200,000
Wholesale revenues	\$88,100,000	\$66,100,000
Employees	651	445
Wholesale employees	651	445
Commercial lines	93%	96%
Admitted business	40%	45%
Nonadmitted	60%	55%

Founded: 1997.

Parent: Arthur J. Gallagher & Co.

Business: managing general agent 44%, broker 48%, Lloyd's of London coverholder 8%.

Managing general agent for: American Modern Home Insurance Group, CNA Financial Corp., Canal Insurance Group, Essex Insurance Co., First Specialty Insurance Corp., Interstate Insurance Group, Lloyd's of London, National Indemnity Co., Nautilus Insurance Co., Penn-

American Insurance Co., Scottsdale Insurance Co., United National Insurance Co.

Wholesale broker for: over 15 companies.

Subsidiaries: ARM of California, Canoga Park, Calif.; Castle Insurance Associates, Boston; Equity Insurance Managers, Lexington, Ky.; International Special Risk Services Inc., Itasca, Ill.; National Insurance Professionals, Poughkeepsie, N.Y.; National Insurance Professionals, Poughkeepsie, N.Y.

Acquisitions: EM Rollins Co., Charlotte, N.C., April 2004; HealthCare Insurers Inc., Colorado Springs, Colo., August 2004; Yanoff Cos., Fort Lauderdale, Fla., October 2004.

States licensed in: all states.

Membership: AAMGA, NAPSLO.

Support services: legal services provided by Arthur J. Gallagher & Co.

Officers: Dave McGurn, chairman; Joel Cavaness, president.

Contact: Joel Cavaness; joel_cavaness@rpsvcs.com.

S

W.A. Schickedanz Agency Inc.

300 W. Main St., Belleville, Ill. 62220; 618-233-0644; fax: 618-233-0672
www.waschickedanz.com

	2004	2003
Premium volume	\$31,400,000	\$29,600,000
Gross revenues	\$3,425,000	\$3,130,000
Wholesale revenues	\$3,425,000	\$3,130,000
Employees	29	27
Wholesale employees	29	27
Commercial lines	95%	95%
Admitted business	90%	90%
Nonadmitted	10%	10%

Founded: 1931.

Business: managing general agent 80%, broker 5%, Lloyd's of London coverholder 15%.

Managing general agent for: Acceptance/Occidental Insurance Cos., Argonaut Specialty, Aegis Security Insurance Co., Burlington Insurance Co., Chicago Insurance Co., Colony Insurance Co., Essex Insurance Co., First Financial Insurance Co., Interstate Fire & Casualty Co., Maxum Indemnity Co., National Indemnity Co., National Fire & Marine Insurance Co., National Liability & Fire Insurance Co., Northfield Insurance.

Wholesale broker for: ACE Ltd., Bituminous Casualty Corp., CNA Surety, Fidelity & Deposit Co. of Maryland, The Hartford Financial Services Group Inc.

Subsidiaries: Gateway Premium Budget Inc., Belleville, Ill.; Interstate Risk Placement Inc., Conway, Ark., Peoria, Ill.

States licensed in: Arkansas, Illinois, Missouri.

Membership: AAMGA, NAPSLO; Illinois Surplus Lines Assn.

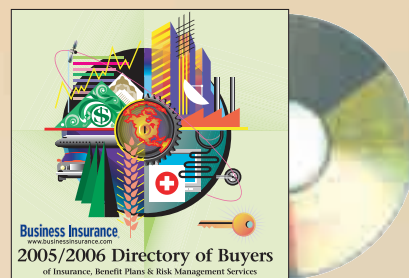
Officers: C. Jack Miller, president/CEO; Steven C. Miller, executive vp/secretary; David A. Miller, vp.

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The schedule of the upcoming 2006 *Business Insurance* online directories and charts is available on page 6.

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Market Sourcebook

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Contact: C. Jack Miller.

The Schinnerer Group

2 Wisconsin Circle,
Chevy Chase, Md. 20850;
301-961-9800; fax: 301-951-5444
www.schinnerer.com

	2004	2003
Premium volume	\$1,011,000,000	\$956,000,000
Gross revenues	\$84,924,000*	\$80,304,000*
Employees	572	589
Commercial lines	100%	100%
Admitted business	95%	95%
Nonadmitted	5%	5%

Founded: 1938.

Parent: Marsh & McLennan Cos. Inc.

Business: underwriting manager 99%, broker 1%.

Underwriting manager for: CNA Financial Corp., Genesis Insurance Co., Great American Insurance Co., The Hartford Financial Services Group Inc., Indian Harbor Insurance Co.

Wholesale broker for: American International Group Inc., Britt, Clarendon Insurance Group Inc., Discover Reinsurance Co., Executive Risk Specialty Insurance Co., ICW Group, International Catastrophe Insurance Managers L.L.C., Lexington Insurance Co., Munich Re Group, St. Paul Travelers Cos. Inc., C.V. Starr & Co., Zurich Financial Services Group.

Subsidiaries: Encon Insurance Managers Inc., Ottawa; Victor O. Schinnerer & Co. Inc., Chevy Chase, Md.; Schinnerer & Co. Ltd., London.

States licensed in: Alaska, California, District of Columbia, Iowa, Kansas, Maryland, Minnesota, South Dakota, Texas, Virginia, Wisconsin.

Membership: NAPSLO.

Officers: Lorna Parsons, Marie Solomon, Richard Horner, managing directors; John F. Shettle, president-Victor O. Schinnerer & Co.; Jeff Schlingbaum, Kevin Collins, Mary Jefferson, John Ajello, Marie Bernier, senior vps.

Contact: Mary Jefferson; 301-951-9798; mary.l.jefferson@schinnerer.com.

*BI estimate.

Shand Morahan & Co. Inc.

10 Parkway N.,
Deerfield, Ill. 60015;
847-572-6000; fax: 847-572-6259
www.shand.com

	2004	2003
Premium volume	\$438,078,780	\$442,129,119
Gross revenues	\$57,624,830	\$56,464,687
Wholesale revenues	\$55,891,264	\$54,750,305
Employees	242	246
Wholesale employees	242	246
Commercial lines	100%	100%
Admitted business	7%	7%
Nonadmitted	93%	93%

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.

States licensed in: Illinois.

Membership: AAMGA, NAPSLO; Professional Liability Underwriting Society.

Officers: Paul W. Springman, chairman; Michael A. Rozenberg, president/COO; Edgar W. Phoebus, senior vp/general counsel.

Contact: Letha Heaton, senior vp-sales and marketing; 847-572-6250; heaton@markelcorp.com.

The Sullivan Group-Wholesale Operations

800 W. Sixth St., Suite 1800,
Los Angeles, Calif. 90017;
213-626-1000; fax: 213-628-8852
www.gjs.com

	2004	2003
Premium volume	\$194,861,202	\$190,566,000
Gross revenues	\$19,452,828	\$19,013,000
Wholesale revenues	\$17,707,363	\$16,403,000
Employees	104	104
Wholesale employees	87	88
Commercial lines	98%	98%
Admitted business	74%	71%
Nonadmitted	26%	29%

Founded: 1933.

Business: managing general agent 48%, broker 50%, Lloyd's of London coverholder 2%.

Managing general agent for: Interstate National Insurance Co., Meadowbrook Insurance Group, Northland Insurance Co., Royal Indemnity Co., St. Paul Travelers Cos. Inc.; Scottsdale Insurance Co.

Subsidiaries: Kevin Davis Insurance Services, Los Angeles; Gerald J. Sullivan & Associates of Oregon, Portland, Ore.; G.J. Sullivan Co. Excess & Surplus, Orange, Calif.; Sullivan Healthcare Insurance Services, Los Angeles.

States licensed in: all states.

Membership: AAMGA, NAPSLO; California Insurance Wholesalers Assn., Surplus Line Assn. of California, Surplus Line Assn. of Oregon, Professional Liability Underwriting Society.

Officers: Gerald J. Sullivan, chairman; Paul Cunningham, CFO; Hank Haldeman, executive vp.

Contact: Hank Haldeman; sullivan.info@gjs.com.

Swett & Crawford Group

21650 Oxnard St., Suite 1400,
Woodland Hills, Calif. 91367;
800-262-6099; fax: 818-593-2084
www.swett.com

	2004	2003
Premium volume	\$2,775,000,000	\$3,000,000,000
Gross revenues	\$246,143,000*	\$267,000,000*
Employees	850	950
Wholesale employees	850	950
Commercial lines	99%	99%
Admitted business	39%	38%
Nonadmitted	61%	62%

Founded: 1914.

Parent: Aon Corp.

Business: managing general agent 25%, broker 73%, Lloyd's of London coverholder 2%.

Managing general agent for: American Empire Surplus Lines Insurance Co., Canal Insurance Group, Carolina Casualty Insurance Co., Conventum Holdings Ltd., General Star Indemnity Co., Guilford Specialty Group, Interstate Indemnity Co., Lloyd's of London, National Indemnity Co., Northland Insurance Co., Scottsdale Insurance Co., St. Paul Travelers Cos. Inc., United

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States Liability Insurance Group, Western World Insurance Co.

Wholesale broker for: ACE Ltd., American International Group Inc., Allegheny Insurance Holdings L.L.C., W.R. Berkley Corp., Berkshire Hathaway Inc., Chubb Corp., CNA Financial Corp., Fairfax Financial Group Holdings, Great American Insurance Co., Interstate Fire & Casualty Co., Markel Corp., Scottsdale Insurance Co., St. Paul Travelers Cos. Inc., Zurich Financial Services Group.

Subsidiaries: J.H. Blades, Houston; Energy Technical Underwriters, Houston; Loxley Insurance, Los Angeles; Rural Electric Underwriters, Salt Lake City.

States licensed in: all states.

Membership: AAMGA, NAPSLO.

Officers: Terry Winkler, chairman; David R. Hartoch, president/CEO; Terri Snell, executive vp/chief administrative officer; Neal Abernathy, executive vp/COO.

Contact: Craig Rubin, senior vp; info@swett.com.

**BI estimate.*

T

Tarheel Insurance Management Co.

1061 521 Corporate Center Drive,
Suite 140,
Fort Mill, S.C. 29715;
803-396-5200; fax: 803-396-5281
www.tarheelgroup.net

	2004	2003
Premium volume	\$50,000,000	\$50,000,000
Gross revenues	\$5,000,000	\$5,000,000
Wholesale revenues	\$5,000,000	\$5,000,000
Employees	12	12
Wholesale employees	12	12
Commercial lines	100%	100%
Admitted business	100%	100%

Founded: 2000.

Parent: The Tarheel Group Inc.

Business: broker 100%.

Wholesale broker for: Guarantee Insurance Co.

Subsidiaries: TRC Holdings Inc., Fort Mill, S.C.

States licensed in: Alabama, Arizona, Arkansas, California, Colorado, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Nebraska, Nevada, New Jersey, New York, North Carolina, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Wisconsin.

Membership: North Carolina Surplus Lines Assn.

Support services: Claims administration, case management and loss control services provided by Guarantee Insurance Co.

Officers: Steven M. Mariano, chairman-The Tarheel Group Inc.; Paul V. Halter III, president; Eric Halter, CFO.

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

Contact: Stacey Duke, account executive; 803-396-5239; sduke@tarheelgroup.net.

Truckers Insurance Associates Inc.

1280 Office Plaza Drive,
West Des Moines, Iowa 50266;
515-276-7704; fax: 515-276-1418
www.truckersins.com

	2004	2003
Premium volume	\$45,534,650	\$42,917,303
Employees	28	27
Wholesale employees	28	27
Commercial lines	100%	100%
Admitted business	100%	100%

Founded: 1943.

Business: managing general agent 100%.

Managing general agent for: Carolina Casualty Insurance Co., Empire Insurance Cos., Northland Insurance Co.

States licensed in: Iowa, Illinois, Kansas, Missouri, Nebraska, North Dakota, South Dakota.

Membership: AAMGA.

Officers: Gary Albaugh, CEO; Doug Wilson, president.

Contact: Gary Albaugh;
galbaugh@truckersins.com.

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

	2004	2003
Premium volume	\$367,765,000	\$328,757,000
Gross revenues	\$72,292,000	\$38,034,000
Wholesale revenues	\$42,449,000	\$31,587,300
Employees	664	304
Wholesale employees	272	262
Commercial lines	100%	100%
Admitted business	5%	5%
Nonadmitted	95%	95%

Founded: 1977.

Business: managing general agent 28.1%, broker 55.8%, Lloyd's of London coverholder 16.1%.

Managing general agent for: Acceptance Indemnity Co., Chubb Custom Insurance Co., Colony Insurance Co., Columbia Casualty Co., Colonial County Mutual Insurance Co., Essex Insurance Co., Evanston Insurance Co., First Specialty Insurance Corp., General Star Insurance Co., Gemini Insurance Co., Hudson Insurance Co., Interstate Fire & Casualty Co., Scottsdale Insurance Co., St. Paul Surplus Lines Insurance Co.

Wholesale broker for: ACE American Insurance Co., Admiral Insurance Co., Clarendon Insurance Group Inc., Chubb Custom Insurance Co., Evanston Insurance Co., First Specialty Insurance Corp., Gemini Insurance Co., General Star Indemnity Co., Lexington Insurance Co., Lloyd's of London, Mt. Hawley Insurance Co., National Union Fire Insurance Co. of Pittsburgh, Steadfast Insurance Co., Scottsdale

Insurance Co., XL Specialty Insurance Co.

Subsidiaries: Alternative Insurance Xchange, Avon, Conn.; Jean Deal & Associates, Dallas; NCG Professional Risks Ltd., London; OmniSure Consulting Group Inc., Austin, Texas; Professional Claims Managers Inc., Dallas; U.S. Risk Brokers Inc., Lafayette and Metairie, La., Austin, Dallas and Houston, Texas; U.S. Risk Financial Services Inc., Hamilton, N.J., Nashville, Tenn.; U.S. Risk Underwriters Inc., Scottsdale, Ariz., Metairie, La., Austin, Dallas and Houston, Texas; Ward North America, San Diego.

States licensed in: Resident license in Arizona, Connecticut, Louisiana, New Jersey, Tennessee, Texas; non resident licenses in all other states.

Membership: AAMGA, NAPSLO; Professional Liability Underwriting Society, Texas Surplus Lines Assn.

Officers: Randall G. Goss, chairman/CEO; Mac Wesson, president/COO; Ken Perilli, CFO; Monte Stringer, executive vp/chief information officer; Richard Schwartz, general counsel.

Contact: Mac Wesson; mac@usrisk.com.

Underwriters Direct Access

P.O. Box 4439,
Sandy, Utah 84091-4439;
801-304-3704; fax: 801-304-3702
www.primeis.com

	2004	2003
Premium volume	\$35,205,225	\$33,603,358
Gross revenues	\$7,073,794	\$7,757,057
Employees*	15	15
Commercial lines	95%	95%
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.

States licensed in: all states.

Support services: administrative and general services provided by Prime Holdings Insurance Services Inc.

Officers: Rick J. Lindsey, president/CEO; Ted B. Paulsen, COO; Mark Fisher, vp.

Contact: Rick J. Lindsey; rjl@primeis.com.

**Estimated, employees provided by Prime Holdings Insurance Services Inc.*

V

Viacomp Inc.

308 Floral Vale Blvd.,
Yardley, Pa. 19067;
215-504-5700; fax: 215-579-4303
www.viacompinc.com

	2004	2003
Premium volume	\$24,000,000	\$20,000,000
Gross revenues	\$900,000	\$840,000
Employees	4	4
Wholesale employees	4	4
Commercial lines	100%	100%
Admitted business	100%	100%

Fiscal year ending: 7/31.

Founded: 1999.

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Market Sourcebook

2006

Continued from previous page

Business: broker 100%.

Wholesale broker for: ACE Ltd., American International Group Inc., Amtrust Group Inc., Meadowbrook Insurance Group Inc.

States licensed in: Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New York, North Carolina, Oklahoma, Pennsylvania, South Carolina, Texas.

Officers: Edward Johnson, president; Bernadette Johnson, vp.

Contact: Edward Johnson;
ejohnson@viacompinc.com.

W

WKF&C Agency Inc.

1 Huntington Quadrangle, Suite 2C18,
Melville, N.Y. 11747;
631-756-3000; fax: 631-756-2500
www.wkfc.com

	2004	2003
Premium volume	\$158,000,000	\$160,000,000
Employees	71	49
Commercial lines	100%	100%
Admitted business	37%	38%
Nonadmitted	63%	62%

Founded: 1995.

Business: underwriting manager 7%, managing general agent 90%, Lloyd's of London coverholder 3%.

Underwriting manager for: Chubb Custom Insurance Co., Executive Risk Specialty Insurance Co.

Managing general agent for: Alea London Ltd., CNA Financial Corp., Indian Harbor Insurance Co., Greenwich Insurance Co., Travelers Indemnity Co.

Subsidiaries: WKF&C Agency Inc. of Illinois, Naperville, Ill.; WKF&C Agency Inc. of New England, Willimantic, Conn.; WKF&C of Kansas, Overland Park, Kan.; WKF&C of Virginia, Mechanicsville, Va.

States licensed in: all states.

Membership: NAPSLO.

Support services: insurance information systems development provided by MGA Systems Inc.

Officers: Thomas J. Kennedy, chairman/CEO; Thomas Wilson, president/COO; Michael Sillat, CFO; James P. Kennedy, vp-operations/chief administrative officer; Robert Klipera, chief claims officer; Richard Callahan, chief compliance officer.

Contact: James P. Kennedy;
jkennedy@wkfc.com.

Westfield Services Inc. dba Specialty Brokerage Services

2000 Polaris Parkway, Suite 202,
Columbus, Ohio 43240;
800-277-2159; fax: 614-796-7791
www.specialtybrokerage.com

	2004	2003
Premium volume	\$14,000,000	\$11,000,000
Gross revenues	\$2,100,000	\$1,650,000
Wholesale revenues	\$1,200,000	\$900,000

Employees	10	7
Wholesale employees	10	7
Commercial lines	40%	40%
Admitted business	75%	75%
Nonadmitted	25%	25%

Founded: 1998.

Parent: Westfield Financial Corp.

Business: managing general agent 15%, broker 80%, Lloyd's of London coverholder 5%.

Managing general agent for: Century Insurance Group.

Wholesale broker for: American International Group Inc., American Reliable Insurance Co., Centrex Underwriters Inc., Chubb Corp., Evanston Insurance Co. Great American Insurance Group, Hudson Specialty Insurance Co., Philadelphia Insurance Co., United National Insurance Co.

States licensed in: Alabama, Arizona, Colorado, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Maryland, Michigan, Minnesota, New Jersey, New York, Ohio, Pennsylvania, South Dakota, Tennessee, Texas, Virginia, West Virginia, Wisconsin.

Membership: Ohio Assn. of Professional Specialty Lines Offices.

Officers: John Warfel, president-Westfield Financial Corp.; Brian Bowerman, Westfield Services Inc.

Contact: Barbara Hinson, manager-commercial lines; Bret Hart, manager-personal lines.

Westrope

801 W. 47th St., Suite 500,
Kansas City, Mo. 64112;
816-842-8222; fax: 816-842-3081
www.westrope.com

	2004	2003
Premium volume	\$370,000,000	\$342,000,000
Gross revenues	\$27,600,000	\$25,400,000
Wholesale revenues	\$26,846,000	\$24,887,000
Employees	126	115
Wholesale employees	126	115
Commercial lines	100%	100%
Admitted business	50%	50%
Nonadmitted	50%	50%

Fiscal year ending: 5/31.

Founded: 1992.

Business: managing general agent 4%; broker 96%.

Managing general agent for: ACE USA, Accident Fund Insurance Co. of America, American International Group Inc., GE ERC Commercial Insurance, Pacific Insurance Co. Ltd.

Wholesale broker for: ACE USA, American International Group Inc., Arch Insurance Group, Chubb Corp., Colony Group, Crum & Forster Holdings Corp., Guilford Specialty Group, The Hartford Financial Services Group Inc., James River Insurance Co., Liberty International Underwriters, Lloyd's of London, Markel Corp., Resurgens Specialty Underwriting Inc., St. Paul Travelers, Zurich Insurance Cos.

States licensed in: California, Florida, Georgia, Illinois, Kansas, Missouri, New Jersey, Pennsylvania, Texas.

Membership: NAPSLO; Professional Liability Underwriting Society.

Officers: Kevin T. Westrope, president/CEO.

Contact: info@westrope.com.

Reinsurance brokers

A

Acordia Re Inc.

989 Lenox Drive, Suite 208
Lawrenceville, N.J. 08648;
609-851-1100; fax: 609-851-1130
www.acordiare.com

	2004	2003
Premium volume	\$435,000,000	\$316,000,000
Treaty	90%	90%
Facultative	10%	10%
Property	25%	25%
Casualty	75%	75%
U.S. based clients	90%	90%
Non-U.S. based clients	10%	10%
Gross revenues	\$5,200,000	\$4,100,000
Commissions	90%	90%
Fees	10%	10%

Reinsurance brokering began: 2002.

Parent: Wells Fargo & Co.

Services: catastrophe management consulting, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services, Web-based services, stochastic risk testing.

Geographic areas served: Canada, Europe, Latin America, Mexico, United States.

Branch offices: San Francisco; Salem, Ore.; Dallas.

Officers: Alfred H. Blanton, president/CEO; William A. Klepp, executive vp; Vaughn V. R. Harris, senior vp.

Agnew International Inc.

989 Lenox Drive, Suite 208
Lawrenceville, N.J. 08648;
609-450-1140; fax: 609-450-1143

	2004	2003
Premium volume	\$3,650,000	\$6,255,000
Treaty	0%	2%
Facultative	100%	98%
Property	100%	100%
U.S. based clients	10%	10%
Non-U.S. based clients	90%	90%
Gross revenues	\$345,250	\$524,650
Commissions	100%	100%
Employees	3	3

Reinsurance brokering began: 1976.

Services: reinsurance brokering, underwriting including binding authority for Lloyd's of London.

Geographic areas served: Latin America, Mexico, Middle East.

Specialties: property facultative.

Officers: Patrick Agnew, president; Sharon Martindell, manager.

Aon Re Global

Aon Center, 200 E. Randolph St.
Chicago, Ill. 60601;
312-381-1000
www.aon.com

	2004	2003
Gross revenues	\$940,000,000	\$945,000,000

Employees 3,000 3,100

Parent: Aon Corp.

Services: actuarial consulting, catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services, Web-based services.

Geographic areas served: Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, Middle East, United States.

Subsidiaries: Aon Re Americas, Aon Re International; locations are 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, Colombia; Quito, Ecuador; London; Paris; Tbilisi, Georgia; Hamburg, Germany; Athens, Greece; Guatemala City; Mumbai, India; Jakarta, Indonesia; Tel Aviv, Israel; Genoa and Milan, Italy; Tokyo; Almaty, Kazakhstan; Kuala Lumpur, Malaysia; Mexico City; Amsterdam, Netherlands; Karachi, Pakistan; Panama City, Panama; 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.

Officers: Michael D. O'Halloran, chairman/CEO-Aon Re Global; Dennis Mahoney, deputy chairman-Aon Re Global; Michael Bungert, CEO-Americas; Olivier du Passage, CEO-Continental Europe; Philip Stamp, CEO-United Kingdom; Malcolm Steingold, CEO-Asia-Pacific.

Contact: David Van de Walle, vp-global public relations; 312-381-5028.

Associated Intermediaries Inc.

905A Green St. Circle, P.O. Box 3306
Gainesville, Ga. 30503;
770-536-9800; fax: 770-536-0093

	2004	2003
Premium volume	\$10,500,000	\$9,350,000
Treaty	100%	100%
Health	100%	100%
Clients	36	31
U.S. based clients	80%	80%
Non-U.S. based clients	20%	20%
Gross revenues	\$950,000	\$800,000
Commissions	100%	100%
Employees	6	5

Reinsurance brokering began: 1982.

Services: reinsurance brokering, captive formation and management.

Geographic areas served: United States.

Specialties: medical stop loss for MGUs, off-shore captives for employer groups, program business for TPAs and brokers.

Branch offices: Welaka, Fla.

Officers: Alph H. Browne, president; Diane D.

Browne, executive vp; Pam Porter, treasurer.

Contact: Alph H. Browne;
buddy@reins-offices.com

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

	2004	2003
Premium volume	\$175,000,000	\$170,000,000
Treaty	100%	100%
Property	40%	35%
Casualty	60%	65%
Clients	44	42
U.S. based clients	100%	100%
Gross revenues	\$10,406,293	\$9,024,444
Commissions	100%	100%
Employees	36	32

Reinsurance brokering began: 2000.

Services: catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services, reinsurance consulting.

Geographic areas served: United States.

Specialties: commercial trucking; professional liability; workers compensation; property/casualty for regional and mutual companies.

Branch offices: Greenwich, Conn.; St. Petersburg, Fla.; Chicago.

Officers: Horace M. Johnson Jr., president; Michael H. Hayes, executive vp/COO; Robert N. Ellington Jr., executive vp.

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

	2004	2003
Premium volume	\$1,369,251,000	\$1,040,921,700
Treaty	91%	91%
Facultative	9%	9%
Gross revenues	\$72,951,798	\$51,964,380
Employees	311	258

Converted at applicable exchange rate

Reinsurance brokering began: 1980.

Parent: BMS Associates Ltd.

Services: actuarial consulting, catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, runoff services.

Geographic areas served: Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, Middle East, United States.

Subsidiaries: BMS Asia Intermediaries Ltd.,

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

BI RANKS

World largest reinsurance brokers

Ranked by 2004 gross revenues from reinsurance brokerage and related services*

Rank	Company/Address	Phone/Fax/Web site	2004 reinsurance gross revenues	2003 reinsurance gross revenues	% change	2004 employees	Principal officer
1	Aon Re Global Aon Center, 200 E. Randolph St. Chicago, Ill. 60601	312-381-1000 www.aon.com	\$940,000,000	\$945,000,000	-0.5%	3,000	Michael D. O'Halloran, chairman/CEO
2	Guy Carpenter & Co. Inc. 1 Madison Ave., Fourth Floor New York, N.Y. 10010-3658	917-937-3000 Fax: 917-937-3500 www.guycarp.com	\$868,000,000	\$850,000,000	2.1%	2,606	Salvatore D. Zaffino, chairman/CEO
3	Benfield Group Ltd. 55 Bishopsgate London EC2N 3BD England	44-207-578-7000 Fax: 44-207-578-7001 www.benfieldgroup.com	\$558,331,800 ¹	\$490,994,759 ²	13.7%	1,700	Grahame Chilton, group CEO
4	Willis Re 10 Trinity Square London EC3P 3AX England	4-207-488-8111 Fax: 44-207-488-8976 www.willisre.com	\$550,000,000	\$513,000,000	7.2%	1,159	Grahame Millwater, chairman/CEO
5	Towers Perrin Centre Square East, 1500 Market St. Philadelphia, PA 19102-4790	215-246-1600 Fax: 215-246-1700 www.towersperrin.com	\$146,000,000	\$135,000,000	8.1%	433	William H. Eyre Jr., managing director/CEO
6	Jardine Lloyd Thompson Group P.L.C. 6 Crutched Friars London EC3N 2PH England	44-207-528-4000 Fax: 44-207-528-4500 www.jltgroup.com	\$145,173,600 ¹	\$164,390,460 ²	-11.7%	N/A	Ken Carter executive chairman
7	Cooper Gay (Holdings) Ltd. 52 Leadenhall St. London EC3A 2EB England	44-207-480-7322 Fax: 44-207-481-4695 www.coopergay.com	\$87,550,000 ³	\$85,000,000 ³	3.0%	475	Tobias C.D. Esser, group chief executive/COO
8	Gallagher Re ⁴ 6 Alie St. London E1 8DE England	44-207-204-6000 Fax: 44-207-204-6262 www.ajg.com	\$78,000,000	\$77,710,000	0.4%	200	Simon Gander, CEO-Gallagher Re (UK)
9	BMS Group Latham House, 16 Minorities London EC3N 1AX England	44-207-480-7288 Fax: 44-207-374-5928 www.bmsgroup.com	\$72,951,798 ¹	\$51,964,380 ²	40.4%	311	John Spencer, group chief executive
10	Heath Lambert Group Friary Court, 65 Crutched Friars London EC3N 2NP England	44-207-560-3000 Fax: 44-207-560-3504 www.heathlambert.com	\$59,931,675 ¹	\$107,255,788 ²	-44.1%	377	Adrian Colosso, group chief executive

*Includes all reinsurance revenue reported through their holding and/or subsidiary companies. NA=Not Available ¹ Fiscal year 2004 British pound=\$1.633. ² Fiscal year 2003 British pound=\$1.6341. ³ Fiscal year ending 9/30. ⁴ Formed in 2004, 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

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Can they offer unique solutions to deal with the ever-changing realities you face, and can they actually deliver what they promise?

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GUY CARPENTER

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continued from previous page

Kuala Lumpur, Malaysia; BMS Asia Intermediaries Pte. Ltd., Singapore; BMS Bermuda Ltd., Hamilton, Bermuda; BMS Facultative Ltd., London; BMS Harris & Dixon Reinsurance Brokers Ltd., London; BMS Harris & Dixon Praha A.S., Prague, Czech Republic; BMS Insurance & Reinsurance Brokers Hellas S.A., Athens, Greece; BMS International Intermediaries Ltd., London; BMS International Intermediaries Pty. Ltd., Melbourne, Australia; BMS Nordic Intermediaries A.S., Oslo, Norway; BMS Re Ltd., London; BMS Special Risk Services Ltd., London; BMS Vision Re, Dallas; Ballantyne McKean & Sullivan Ltd., London.

Officers: John Spencer, group chief executive; Roger Cooper, group operations director; Gregory Doyle, executive chairman-BMS Vision Reinsurance Intermediaries Ltd.

Contact: Hugo Crawley, chairman-Ballantyne McKean & Sullivan Ltd.; 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

	2004	2003
U.S. based clients.....	45%	45%
Non-U.S. based clients.....	55%	55%
Gross revenues	\$558,331,800	\$490,994,759
Employees	1,700	1,700

Converted at applicable rate.

Reinsurance brokering began: 1874.

Services: actuarial consulting, catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securiti-

zation consulting, runoff services, Web-based services.

Geographic areas served: Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, Middle East, United States.

Specialties: casualty risk management, financial risk management, property risk management.

Branch offices: Los Angeles; San Francisco; Hartford and Westport, Conn.; Miami, Miami Beach and Sarasota, Fla.; Washington; Atlanta; Chicago; Overland Park, Kan.; Boston; Minneapolis; New York; Philadelphia; Pittsburgh; Dallas; Brussels, Belgium; Vancouver, Canada; Shanghai, China.; Mumbai, India; Rome; Tokyo; Istanbul, Turkey.

Subsidiaries: Benfield (Australia) Pty. Ltd., Sydney, Australia; Benfield Argentina S.A., Buenos Aires, Argentina; Benfield Asia Pte. Ltd., Singapore; Benfield (Bermuda) Ltd., Hamilton, Bermuda; Benfield Bratislava S.R.O. Bratislava, Slovak Republic; Benfield Canada Ltd., Toronto; Benfield Corredores de Reaseguros Ltda., Santiago, Chile; Benfield do Brasil Ltda., Rio de Janeiro, Brazil; Benfield Iberica S.A., Madrid, Spain; Benfield Inc., Westport, Conn.; Benfield Ltd., London; Benfield Mexico Intermediario de Reaseguro S.A. de C.V., Mexico City; Benfield Munchen GmbH, Munich, Germany; Benfield (New Zealand) Ltd., Auckland, New Zealand; Benfield Paris S.A., Paris; Benfield Praha A.S., Prague, Czech Republic; Benfield (South Africa) (Pty.) Ltd., Johannesburg, South Africa.

Acquisitions: Airs Re Pty. Ltd., Sydney, Australia, January 2004.

Officers: Grahame Chilton, group CEO; Dominic Christian, CEO-Benfield international division; Paul Karon, CEO-Benfield U.S. division.

Contact: David Bogg, corporate communications, david.bogg@benfieldgroup.com.

Directory explanation box

Information for the *Business Insurance* Directory of Reinsurance Brokers was gathered from responses to a *BI* questionnaire. The directory is published as an editorial service; there is no charge to be included.

To be listed in the directory, companies must generate at least \$500,000 in gross revenues from reinsurance brokerage and must provide revenue information.

Listings begin with the company's address, phone and fax numbers, and Web site address. Financial and operational information for 2004 and 2003 is provided, including the premium volume related to reinsurance and the percentage of treaty vs. facultative business. Reinsurance premiums are also broken out into the percentage related to property, casualty, life and health. The number of clients—broken down into U.S. and non-U.S. clients—and

gross revenues related to reinsurance are also provided. The total number of employees assigned to reinsurance is given on a full-time equivalent basis. Next, the year reinsurance brokering began and parent company are noted.

A list of regions where the company conducts business as a reinsurance intermediary follows, and branch offices and subsidiaries also are listed. Acquisitions in 2004 and so far in 2003 also are noted. Principal officers and a contact for readers seeking more information complete each listing.

Although every effort is made to obtain complete and accurate information, *BI* is unable to verify all information provided.

Exchange rates used in the directory are: British pound=\$1.8330 (2004), \$1.6341 (2003); euro=\$1.2438 (2004), \$1.315 (2003).

C

Guy Carpenter & Co. Inc.

1 Madison Ave., Fourth Floor
New York, N.Y. 10010-3658;
917-937-3000; fax: 917-937-3500
www.guycarp.com

	2004	2003
Premium volume	\$16,300,000,000	\$16,000,000,000
Treaty.....	92%	94%
Facultative.....	8%	6%
U.S. based clients.....	58%	60%
Non-U.S. based clients.....	42%	40%
Gross revenues	\$868,000,000	\$850,000,000
Employees	2,606	2,356

Reinsurance brokering began: 1923.

Parent: Marsh & McLennan Cos. Inc.

Services: catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services, Web-based services.

Geographic areas served: Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, Middle East, United States.

Specialties: general casualty, ocean marine, property catastrophe, property per risk, workers compensation.

Branch offices: Glendale, Los Angeles and San Francisco, Calif.; Hartford and Norwalk, Conn.; Miami; Atlanta; Chicago; Boston; Edina, Minn.; Albany, N.Y.; Hoboken and Morristown, N.J.; Philadelphia; Dallas; Seattle; Buenos Aires, Argentina; Sydney, Australia; Hamilton, Bermuda; Brussels, Belgium; Rio de Janeiro, Brazil; Toronto; Santiago, Chile; Bogota, Colombia; London; Levallois-Perret, France; Munich, Germany; Hong Kong; Dublin, Ireland; Milan, Italy; Tokyo; Mexico City; Kuala Lumpur, Malaysia; Rotterdam, Netherlands; Lima, Peru; Makati City, Philippines, Singapore; Barcelona and Madrid, Spain; Johannesburg, South Africa; Seoul, South Korea; Stockholm, Sweden; Zurich, Switzerland; Caracas, Venezuela.

Officers: Salvatore D. Zaffino, chairman/CEO; Edmund R. Megna, vice chairman.

Contact: Sean Mooney, chief economist, 917-937-3189; sean.f.mooney@guycarp.com.

John B. Collins Associates Inc.

8300 Norman Center Drive, Suite 1275
Minneapolis, Minn. 55437;
952-820-0012; fax: 952-820-2700
www.jbcollins.com

	2004	2003
Premium volume	\$1,550,000,000	\$1,470,000,000
Treaty.....	99%	100%
Facultative.....	1%	N/A
Property.....	73%	76%
Casualty.....	17%	11%
Life.....	3%	4%
Health.....	7%	9%
Clients.....	145	143
U.S. based clients.....	99%	99%
Non-U.S. based clients.....	1%	1%
Gross revenues	\$48,060,000	\$43,500,000
Commissions.....	99%	99%

Continued on next page

Continued from previous page

Fees	1%	1%
Employees	154	145

Reinsurance brokering began: 1987.**Services:** actuarial consulting, catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, Web-based services.**Geographic areas served:** Canada, Europe, Latin America, Mexico, United States.**Specialties:** agricultural and crop, commercial automobile, professional liability, property catastrophe reinsurance, workers compensation.**Branch offices:** San Francisco; New York; Burlington, N.C.; Dallas.**Subsidiaries:** John B. Collins Associates (Bermuda), Hamilton, Bermuda; John B. Collins Associates (UK) Ltd., London.**Officers:** John B. Collins, chairman; Patrick J. Denzer, president/CEO; Robert D. Donohoe, executive vp/COO.**Contact:** Robert D. Donohoe; 952-896-2481; bob.donohoe@jbcollins.com.

Cooper Gay (Holdings) Ltd.

52 Leadenhall St.
London, EC3A 2EB England;
44-207-480-7322; fax: 44-207-481-4695
www.coopergay.com

	2004	2003
Treaty	35%	30%
Facultative	65%	70%
Property	75%	75%
Casualty	20%	20%
Health	5%	5%
U.S. based clients	30%	30%
Non-U.S. based clients	70%	70%
Gross revenues	\$87,550,000	\$85,000,000
Commissions	100%	90%
Fees	0%	10%
Employees	475	450

Fiscal year ending 9/30.

Reinsurance brokering began: 1965.**Services:** actuarial consulting, catastrophe/exposure modeling, reinsurance brokering.**Geographic areas served:** Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, Middle East, United States.**Specialties:** international and domestic property coverages including energy; complex high hazard occupancies; specialty catastrophe programs for commercial and habitational portfolios.

Subsidiaries: Cooper Gay Asia Pte. Ltd., Singapore; Cooper Gay (Australia) Pty. Ltd., Sydney, Australia; Cooper Gay (Belarus) Ltd., Minsk, Belarus; Cooper Gay Chile S.A. Corredores de Reaseguros, Las Condes, Chile; Cooper Gay Colombia, Bogota, Colombia; Cooper Gay & Cashman, Minnetonka, Minn.; Cooper Gay Do Brazil, Rio de Janeiro, Brazil; Cooper Gay Ecuador, Quito, Ecuador; Cooper Gay France, Paris; Cooper Gay Hong Kong Ltd., Hong Kong; Cooper Gay Martinez, Mexico City; Cooper Gay North America, New York; Cooper Gay Peru, Lima, Peru; Cooper Gay (Russia) Ltd., Moscow; Creechurch International Underwriters Ltd., Toronto; Junge & Co., Hamburg, Germany; Leadenhall Insurance Brokers Inc., Birmingham, Ala., San Francisco and Concord, N.H.

Officers: Tobias C.D. Esser, group chief executive/COO; Jeremy Goodman, managing director-North America; Peter Gorman, executive vp-North America/director.

Contact: Jeremy Goodman;
jeremygoodman@coopergayusa.com.

Cypress Creek Intermediaries Inc.

680 Stonefield Loop, Suite 1
Heathrow, Fla. 32746;
407-333-9002; fax: 407-333-9105

	2004	2003
Premium volume	\$46,000,000	\$42,000,000
Treaty	95%	95%
Facultative	5%	5%
Property	35%	15%
Casualty	25%	35%
Life	5%	5%
Health	35%	45%
Clients	18	12
U.S. based clients	100%	100%
Gross revenues	\$1,200,000	\$1,000,000
Commissions	60%	50%
Fees	40%	50%
Employees	5	5

Reinsurance brokering began: 1984.**Services:** actuarial consulting, catastrophe management consulting, reinsurance brokering, risk securitization consulting, runoff services, alternative structuring formats, program insurance services.**Geographic areas served:** Canada, Europe, Latin America, Mexico, United States.**Specialties:** accident and health, casualty, life, property.**Officers:** Michael T. Pyle, president; Peggy B. Pyle, vp/treasurer; Andrew T. Pyle, vp.**Contact:** Andrew T. Pyle; treatyman@aol.com.

E

EWI Re Inc.

5400 LBJ Freeway, Suite 1060
Dallas, Texas 75240;
972-866-6815; fax: 972-866-6801
www.ewireinsurance.com

	2004	2003
Premium volume	\$55,000,000	\$52,860,000
Treaty	92%	98%
Facultative	8%	2%
Property	24%	17%
Casualty	61%	69%
Life	7%	7%
Health	8%	7%
U.S. based clients	100%	100%
Gross revenues	\$3,942,512	\$3,886,285
Commissions	98%	99%
Fees	2%	1%
Employees	26	21

Reinsurance brokering began: 1988.**Parent:** NL Industries Inc.**Services:** actuarial consulting, catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services, Web-based

services, captive programs, risk management consulting.

Geographic areas served: Canada, Europe, Far East/Asia, Latin America, Mexico, United States.**Specialties:** accident and health, capital advisory and commutation services, life, property/casualty.**Officers:** James C. Epstein, chairman; Steve McElhiney, president.**Contact:** Steve McElhiney;
smcelhiney@ewiretx.com.

F

Financial Reinsurance Inc.

140 S. Atlantic Ave., Suite 400
Ormond Beach, Fla. 32176;
386-677-4453; fax: 386-673-1630
www.ormondre.com

	2004	2003
Premium volume	\$23,900,000	\$23,740,000
Treaty	100%	100%
Property	100%	100%
U.S. based clients	60%	80%
Non-U.S. based clients	40%	20%
Gross revenues	\$662,000	\$670,650
Commissions	90.3%	88.5%
Fees	9.7%	11.5%
Employees	4	4

Reinsurance brokering began: 1960.**Parent:** Ormond Re Group Inc.**Services:** reinsurance brokering, runoff services, reinsurance receivables collection.**Geographic areas served:** United States.**Subsidiaries:** W.J. Burt & Associates Inc., New York.**Officers:** W. Lockwood Burt, president; John B. Deiner, executive vp/secretary/general counsel; William T. Long, senior vp/CFO; A.L. DiPardo, senior vp/assistant general counsel.**Contact:** John B. Deiner; 386-677-4453, ext. 3001; deiner@ormondre.com.

C.L. Frates Reinsurance Intermediary Inc.

1055 Washington Blvd., Suite 300
Stamford, Conn. 06901;
203-629-5600; fax: 203-252-2541
www.clfrates.net

	2004	2003
Premium volume	\$24,801,324	\$24,207,687
Treaty	100%	100%
Property	5%	5%
Casualty	95%	95%
Clients	8	8
U.S. based clients	100%	100%
Gross revenues	\$1,148,462	\$1,300,316
Commissions	95%	95%
Fees	5%	5%
Employees	5	5

Reinsurance brokering began: 1986.**Services:** actuarial consulting, reinsurance brokering, runoff services.**Geographic areas served:** United States.**Specialties:** casualty treaties, D&O, fidelity, medical malpractice, nonstandard auto.**Officers:** Albert P. Amato, senior vp; Desmond

Continued on next page

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Continued from previous page
Bohan, account manager.

Contact: Albert P. Amato; amato@clfrates.net.

G

Gallagher Re*

6 Alie St.
London, E1 8DE England;
44-207-204-6000; fax: 44-207-204-6262
www.ajg.com

	2004	2003
Property.....	60%	N/A
Casualty.....	35%	N/A
Life.....	5%	N/A
U.S. based clients.....	50%	N/A
Non-U.S. based clients.....	50%	N/A
Gross revenues.....	\$78,000,000	\$77,710,000
Employees.....	200	200**

Parent: Arthur J. Gallagher & Co.

Services: catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, Web-based services.

Geographic areas served: Europe, Far East/Asia, Latin America, United States.

Specialties: accident and health, captives, facultative, life, program management, property/casualty, treaty.

Branch offices: Birmingham, Ala.; Los Angeles; Norwalk, Conn.; Atlanta; Chicago; Bloomington, Minn.; Jersey City and Morristown, N.J.; New York; Cary, N.C.; Philadelphia; Sydney, Australia; Hamilton, Bermuda; London; Singapore.

Officers: Simon Gander, CEO-Gallagher Re (UK); Randy Jensen, COO-Gallagher Re Inc.; Sean Sawyer, COO-Gallagher Re (UK).

Contact: Alison Burgess, partner-marketing and communications; 44-207-204-8563; alison_burgess@ajg.com.

*Formed in 2004, 2003 numbers include Arthur J. Gallagher Intermediaries (Bermuda) Ltd., Arthur J. Gallagher Intermediaries, Arthur J. Gallagher (UK) Ltd. and John P. Woods Co. Inc. **Estimated.

Gill & Roeser Inc.

535 Fifth Ave., 34th Floor
New York, N.Y. 10017;
212-972-4880; fax: 212-972-4885
www.gillroeser.com

	2004	2003
Premium volume.....	\$410,000,000	\$380,000,000
Treaty.....	100%	100%
Property.....	75%	70%
Casualty.....	25%	30%
Clients.....	100	100
U.S. based clients.....	95%	95%
Non-U.S. based clients.....	5%	5%
Gross revenues.....	\$5,900,000	\$6,700,000
Commissions.....	90%	90%
Fees.....	10%	10%
Employees.....	14	14

Reinsurance brokering began: 1983.

Services: actuarial consulting, dynamic financial analysis/financial modeling, reinsurance brokering, assistance in agency ratings, strategic consulting.

Geographic areas served: Europe, United States.

Specialties: consulting, merger and acquisi-

tions (including capital raising), program risk services.

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.

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

	2004	2003
Premium volume.....	\$302,616,540	\$212,722,000
Treaty.....	91%	88%
Facultative.....	9%	12%
Property.....	27%	31%
Casualty.....	68%	65%
Life.....	5%	4%
Clients.....	146	137
Non-U.S. based clients.....	100%	100%
Gross revenues.....	\$13,097,214	\$10,975,550
Commissions.....	100%	100%
Employees.....	38	35

Converted at applicable exchange rate

Parent: Gras Savoye & Cie.

Services: actuarial consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, runoff services.

Geographic areas served: Africa, Europe, Far East/Asia, Middle East.

Specialties: aerospace, assistance, credit, life, professional liabilities.

Officers: Patrick Lucas, president; Luc Malatre, managing director.

Contact: Jean Claude Clement, account manager; 33-1-41-43-5666; jean.claude.clement@grassavoye.com.

H

Heath Lambert Group

Friary Court, 65 Crutched Friars
London, EC3N 2NP England;
44-207-560-3000; fax: 44-207-560-3504
www.heathlambert.com

	2004	2003
Premium volume.....	\$898,498,551	\$1,740,316,500
Treaty.....	56%	57%
Facultative.....	44%	43%
Property.....	61.7%	60.6%
Casualty.....	31.2%	31.1%
Life.....	0.3%	0.2%
Health.....	6.8%	8.1%
U.S. based clients.....	8%	11%
Non-U.S. based clients.....	92%	89%
Gross revenues.....	\$59,931,675	\$107,255,788
Commissions.....	90%	95%
Fees.....	10%	5%
Employees.....	377	508

Converted at applicable exchange rate

Parent: HLG Holdings Ltd.

Services: actuarial consulting, catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services.

Geographic areas served: Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, Middle East, United States.

Specialties: obtaining capital within London and Lloyd's markets.

Branch offices: Heath Lambert Asia Pacific, Kuala Lumpur, Malaysia; Heath Lambert (CZ) A.S., Prague, Czech Republic; Heath Lambert (Hong Kong) Ltd., Hong Kong; Heath Lambert Interbroker Correduria de Reaseguros, Barcelona and Madrid, Spain; Heath Lambert Korea, Seoul, South Korea; Heath Lambert Ltd., London.

Officers: Adrian Colosso, group chief executive; Richard J. Sansom, group finance director; Mike Bruce, group managing director.

Contact: Seymour Matthews, managing director-Heath Lambert Reinsurance; smatthews@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

	2004	2003
Premium volume.....	\$800,000,000	\$775,000,000
Treaty.....	100%	100%
Clients.....	38	38
U.S. based clients.....	100%	100%
Gross revenues.....	\$28,800,000	\$28,000,000
Commissions.....	100%	100%
Employees.....	61	62

Fiscal year ending 2/29 for 2004 and 2/28 for 2003.

Reinsurance brokering began: 1920.

Services: catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, Web-based services, security monitoring.

Geographic areas served: Canada, Europe, United States.

Branch offices: Shawnee, Kan.; Minneapolis.

Officers: John N. Gilbert Jr., chairman/director; Frank T. Harrison, president/CEO/director; David W. Melrose, executive vp/director; Keith D. Gillies, senior vp/director.

Contact: Frank T. Harrison; frankh@holborn.com.

J

Jardine Lloyd Thompson Group P.L.C.

6 Crutched Friars
London, EC3N 2PH England;
44-207-528-4000; fax: 44-207-528-4500
www.jltgroup.com

	2004	2003
Treaty.....	47%	60%
Facultative.....	53%	40%
Gross revenues.....	\$145,173,600	\$164,390,460
Commissions.....	94%	95%
Fees.....	6%	5%

Converted at applicable exchange rate

Reinsurance brokering began: 1981.

Services: actuarial consulting, catastrophe

Continued on next page

Continued from previous page
management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services.

Geographic areas served: Canada, Europe, Far East/Asia, Latin America, Mexico, United States.

Subsidiaries: JLT Risk Solutions Asia Pte. Ltd., Singapore; Jardine Lloyd Thompson Australia Pty. Ltd., Sydney, Australia.

Officers: Ken Carter, executive chairman.

Contact: Paul Dransfield, head-group corporate communications; 44-207-528-4933; paul_dransfield@jltgroup.com.

P

Preferred Reinsurance Intermediaries Inc.

14 Monckton Blvd.
Columbia, S.C. 29072;
803-790-4800; fax: 803-790-4825
www.preferredre.com

	2004	2003
Premium volume	\$79,000,000	\$80,000,000
Treaty	100%	100%
Property	20%	25%
Casualty	65%	60%
Health	15%	15%

Clients	100	100
U.S. based clients	100%	100%
Gross revenues	\$1,570,000	\$2,106,000
Commissions	90%	90%
Fees	10%	10%
Employees	14	15

Reinsurance brokering began: 1983.

Services: reinsurance brokering.

Geographic areas served: United States.

Branch offices: Port Washington, N.Y.

Officers: Robert H. Sanders, president; Karen N. Basso, senior vp; David L. Coulter Jr., vp.

Contact: Charles Perry, vp.

S

G.J. Sullivan Co. Reinsurance

800 W. Sixth St., Suite 1800
Los Angeles, Calif. 90017;
213-626-1000; fax: 213-622-5921
www.gjsre.com

	2004	2003
Premium volume	\$75,000,000	\$100,000,000
Treaty	100%	100%
Property	38%	50%
Casualty	62%	50%
Clients	2	4
U.S. based clients	100%	100%
Gross revenues	\$785,000	\$711,000

Commissions	100%	100%
Employees	4	5

Parent: The Sullivan Group.

Services: reinsurance brokering.

Geographic areas served: United States.

Specialties: program reinsurance.

Officers: Jerry Sullivan, chairman; Hank Haldeman, president; Paul Cunningham, CFO.

Contact: Hank Haldeman; switchboard@gjs.com.

T

THB Intermediaries Inc.

17 State St., 39th Floor
New York, N.Y. 10004;
212-510-6000; fax: 212-510-6262
www.thbint.com

	2004	2003
Premium volume	\$90,000,000	\$95,000,000
Facultative	100%	100%
Property	52%	49%
Casualty	48%	51%
Clients	32	30
U.S. based clients	100%	100%
Gross revenues	\$7,000,000	\$7,500,000
Commissions	100%	100%
Employees	32	32

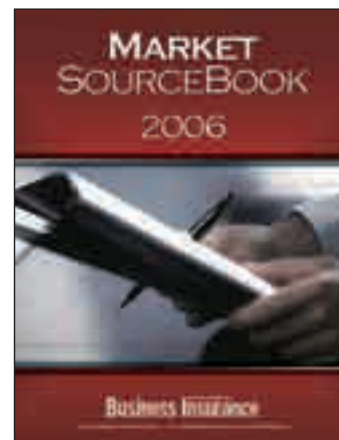
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Market Sourcebook

2006

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Reinsurance brokering began: 1984.

Parent: Hub International Ltd.

Services: reinsurance brokering, program administration.

Geographic areas served: Canada, Europe, United States.

Specialties: casualty facultative, national accounts, program administration, property catastrophe, property facultative.

Branch offices: Los Angeles; Chicago; Dallas.

Officers: Richard Di Clemente, president/CEO; John Palumbo, Jon Goodman, Paul Amidei, Robert Brookshire, senior vps.

Contact: Richard Di Clemente; rdiclemente@thbint.com.

Tanenbaum-Harber Reinsurance Intermediaries Inc.

320 W. 57th St.
New York, N.Y. 10019;
212-603-0352; fax: 212-582-6256

	2004	2003
Premium volume	\$31,400,000	\$29,500,000
Treaty	100%	100%
U.S. based clients	100%	100%
Gross revenues	\$2,400,000	\$2,250,000
Commissions	100%	100%
Employees	6	6

Reinsurance brokering began: 1986.

Parent: Tanenbaum-Harber Co. Inc.

Services: reinsurance brokering, runoff services.

Geographic areas served: United States.

Specialties: medical, professional liability, property/casualty.

Officers: Walter L. Harris, chairman; Peter M. Black, president; Randa Globerman, controller.

Contact: Peter M. Black; blackp@tanhar.com.

Towers Perrin

Centre Square East, 1500 Market St.
Philadelphia, Pa. 19102-4790;
215-246-1600; fax: 215-246-1700
www.towersperrin.com

	2004	2003
Premium volume	\$3,950,000,000	\$3,800,000,000
Treaty	97%	97%
Facultative	3%	3%
Property	29%	27%
Casualty	62%	66%
Life	2%	1%
Health	7%	6%
U.S. based clients	92%	92%
Non-U.S. based clients	8%	8%
Gross revenues	\$146,000,000	\$135,000,000
Commissions	95%	95%
Fees	5%	5%
Employees	433	440

Reinsurance brokering began: 1934.

Services: actuarial consulting, catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services, Web-based services.

Geographic areas served: Canada, Europe, Far East/Asia, Latin America, Mexico, United States.

Specialties: managed care, marine and energy, professional liability, risk solutions, workers compensation.

Branch offices: Los Angeles; San Francisco;

Hartford, Stamford and Weatogue, Conn.; Chicago; Boston; Minneapolis; New York; Seattle; Hamilton, Bermuda; Montreal; Toronto; London.

Subsidiaries: Denis M. Clayton & Co. Ltd., London.

Officers: William H. Eyre Jr., managing director/CEO; Daniel R. Colello, managing director/COO; Mary K. O'Gorman, executive vp/chief administrative officer.

Contact: William H. Eyre Jr.

W

Willis Re

10 Trinity Square
London, EC3P 3AX England;
44-207-488-8111; fax: 44-207-488-8976
www.willisre.com

	2004	2003
Premium volume	\$12,200,000,000	\$11,200,000,000
Clients	750	696
U.S. based clients	45%	48%
Non-U.S. based clients	55%	52%
Gross revenues	\$550,000,000	\$513,000,000
Employees	1,159	1,110

Parent: Willis Group Holdings Ltd.

Services: actuarial consulting, catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services, Web-based services, weather risk management.

Geographic areas served: Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, Middle East, United States.

Specialties: aerospace, marine, medical malpractice, surety, workers compensation.

Branch offices: Los Angeles; San Francisco; Farmington and Stamford Conn.; Miami; Atlanta; Chicago; Minneapolis; New York; McLeansville, N.C.; Philadelphia; Nashville, Tenn.; Dallas.

Subsidiaries: Willis (Bermuda) Ltd., Hamilton, Bermuda; Willis Chile, Santiago, Chile; Willis China (HK) Ltd., Hong Kong; Willis Iberia S.A., Madrid, Spain; Willis Japan, Tokyo; Willis Mexico, Mexico City; Willis Polska S.A., Warsaw, Poland; Willis Re Australia, Sydney, Australia; Willis Re GmbH & Co. K.G., Hamburg and Munich, Germany; Willis Re Italia S.p.A., Genoa and Bologna, Italy; Willis Re Nordic, Copenhagen, Denmark; Willis Re Southern Europe, Rome; Willis (Singapore) Pte. Ltd., Singapore; Willis (Taiwan) Ltd., Taipei, Taiwan.

Officers: Grahame Millwater, chairman/CEO-Willis Re; Peter Hearn, CEO-Willis Re Inc. U.S.; Chris Clark, CEO-Willis Re Specialty; James Vickers, COO-Willis Re International.

Contact: Kerry Calaiaro, director-investor relations, 212-837-0880, calaiaro_ke@willis.com; Dan Prince, director-group communications, 44-207-488-8190, prince_da@willis.com.

Captive managers

A

AIG Insurance Management Services

American International Building,
29 Richmond Road,
Pembroke, HM 08 Bermuda;
441-298-5304; fax: 441-292-7969

Founded: 1947.

Parent: American International Group Inc.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; online access to claims data; claims reserves analysis; loss control services; claims processing; rent-a-captive management; actuarial studies; loss forecasting; investment management; association captive management.

Staff: 7 total, 3 professionals.

Clients: 23 total captives: 19 active captives, 3 inactive captives, 1 active protected cell company, 23 directly managed, 4 formed in 2004.

Compensation: annual fee, \$25,000 minimum.

Officers: J.C.H. Johnson, chairman-American International Co. Ltd.; Paul Obolensky, president-AIG Insurance Management Services; Jeremy Parwani, regional director-AIG Insurance Management Services.

Contact: Jeremy Parwani;
jeremy.parwani@aig.com.

AIG Insurance Management Services

AIG Centre, N. Wall Quay,
Dublin, Ireland;
353-1-672-0202; fax: 353-1-672-0288
www.aigcaptives.com

Founded: 1989.

Parent: American International Group Inc.

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; underwriting and ratemaking for captives; association captive management.

Staff: 18 total, 8 professionals.

Clients: 22 total captives: 20 active captives, 2 inactive captives, 18 directly managed, 4 subcontracted, 1 formed in 2004. Captive premium volume, \$130,554,874. Capital and surplus managed, \$138,338,078.

Compensation: annual fee, \$30,000 minimum.

Officers: Paul Obolensky, president-AIG Insurance Management Services; David Stafford, regional director-AIG Insurance Management Services.

Contact: David Stafford;
david.stafford@aig.com.

**Manages 16 captives in Dublin, one captive in Gibraltar, three captives in Guernsey, one captive in Isle of Man and one captive in Luxembourg.*

AIG Insurance Management Services Inc.

30 Main St., Suite 330,
Burlington, Vt. 05401;
802-658-9405; fax: 802-658-0112
www.aigcaptives.com

Founded: 1989.

Parent: American International Group Inc.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; loss forecasting; association captive management; rent-a-captive management.

Staff: 18 total, 16 professionals.

Clients: 31 total captives: 27 active captives, 2 inactive captives, 2 active protected cell companies, 33 active individual protected cells, 31 directly managed, 2 formed in 2004. Captive premium volume, \$865,459,857. Capital and surplus managed, \$824,289,724.

Compensation: annual fee, \$15,000 minimum; hourly: professional, \$90 to \$250; clerical, \$50.

Officers: Paul Obolensky, president; Philip J. Stevens, vp; Ann W. Wick, regional director-U.S. Onshore/general manager.

Contact: Ann W. Wick; ann.wick@aig.com.

**Manages one captive in South Carolina and 30 captives in Vermont.*

Aberdeen Insurance Managers (Turks & Caicos) Ltd.

P.O. Box 169,
Grand Turk, Turks & Caicos Islands;
649-946-2670; fax: 649-946-2164

Founded: 1989.

Services: captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; loss forecasting; underwriting and ratemaking for captives; association captive management; investment management.

Staff: 2 total, 2 professionals.

Clients: 8 total captives: 6 active captives, 2 inactive captives, 8 directly managed.

Compensation: annual fee, \$10,000 minimum; hourly: professional, \$50; clerical, \$25.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Ross Blumentritt, managing director; Hans F. Christoph Blumentritt, director; Patricia A. Cassidy, assistant secretary.

Aberdeen International Insurance Managers Belize Ltd.

P.O. Box 600,
Belmopan, Belize;
501-822-0212

Founded: 2003.

Services: captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; loss forecasting; underwriting and ratemaking for captives; investment management; association captive management.

Staff: 2 total, 1 professional.

Compensation: annual fee, \$10,000 minimum; hourly: professional, \$50; clerical, \$25.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Ross Blumentritt, resident managing director/secretary; Andrea M. Been, director.

Acordia Management Services Ltd.

P.O. Box 689,
Hamilton, HM CX Bermuda;
441-295-7183; fax: 441-292-8682
www.acordia.com

Founded: 1978.

Parent: Wells Fargo & Co.

Services: association captive management; captive formation; government reporting; accounting; computerized accounting; claims processing; managing underwriting facilities; reinsurance brokered for captives; reinsurance brokered to captives; investment management.

Clients: 1 total captive: 1 active captive. Captive premium volume, \$2,300,000. Capital and surplus managed, \$1,600,000.

Compensation: annual fee, commissions; hourly.

2004 gross revenue: 46% from fees charged for captive management, 54% from commissions charged for brokering insurance and/or reinsurance.

Officers: Kevin W. Conboy, president; Scott Isaacson, senior vp; Elizabeth A.C. Durrant, vp.

Contact: Elizabeth A.C. Durrant.

Subcontracts for some captive management services with BFM Management Ltd.

American International Management Co. (Barbados) Ltd.

ALICO Building, Cheapside,
Bridgetown, Barbados;
246-436-7102; fax: 246-427-5809

Founded: 1985.

Parent: American International Group Inc.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; 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,

Continued on next page

Continued from previous page

\$51,400,000.

Capital and surplus managed, \$117,900,000.

Compensation: annual fee.

Officers: Angela Jones, president; Ralph Rathjen, senior vp; Jeremy Parwani, director.

Contact: Angela Jones;

ajaimco@caridsurf.com.

Aon Insurance Managers (Antilles) N.V.

Tomson Building

Prof. Kernkempweg M370C,

Willemstad, Curacao,

Netherlands Antilles

599-9-736-9316; fax: 599-9-736-9350

www.aoncaptives.com

Founded: 1993.

Parent: Aon Corp.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 1 total, 1 professional.

Clients: 4 total captives: 2 active captives, 2 inactive captives, 4 directly managed. Captive premium volume, \$15,000,000. Capital and

surplus managed, \$1,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Fred Hoeben, general manager-Aon Risk Services; Valerie Tweebloom, accounts manager-Aon Insurance Managers.

Contact: Scott Frazier, group managing director-Aon Insurance Managers-Americas.

Aon Insurance Managers (Australia)

201 Kent St., Level 28,

Sydney, New South Wales 2000

Australia;

612-925-37000; fax: 612-925-37627

www.aoncaptives.com

Founded: 2001.

Parent: Aon Corp.

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; association captive management; rent-a-captive management.

Staff: 4 total, 3 professionals.

Clients: 8 total captives: 7 active captives, 1 inactive captive, 8 directly managed. Captive premium volume, \$14,000,000. Capital and

surplus managed, \$10,000,000.

Compensation: annual fee.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Tony Grainger, principal/head-captive management.

Aon Insurance Managers (Barbados) Ltd.

Sunrise House,

Widley Main Road, P.O. Box 1304,

St. Michael, Barbados;

246-436-4895; fax: 246-436-9016

www.aoncaptives.com

Founded: 1984.

Parent: Aon Corp.

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; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 13 total, 7 professionals.

Clients: 46 total captives: 35 active captives, 10 inactive captives, 1 active protected cell company, 1 active individual protected cell, 46 directly managed, 5 formed in 2004. Captive premium volume, \$258,000,000. Capital and surplus managed, \$518,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Winston Hampden, managing director; Grafton Williams, vp.

Contact: Winston Hampden.

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.

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; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 77 total, 47 professionals.

Clients: 275 total captives: 271 active captives,

Directory explanation box

The *Business Insurance* Directory of Captive Managers lists companies that manage captive insurance companies, either directly or through subcontracts.

Each listing begins by providing the company's name, address, telephone number, fax number and Web site, if applicable. Then the domicile in which the captive manager operates, the year it was founded and its parent company are listed. Next are the captive management services that are provided. Staff information is reported on a full-time equivalent basis for year-end 2004 and includes the total number of staff members and the number of professional staff members involved in captive management services.

The client section includes the number of active and inactive captives and protected cell companies (not counting individual cells) managed at year-end 2004, the number of captives that are directly managed vs. those subcontracted, and the number of captives that were formed in 2004. The total gross premium volume and capital and surplus of captives managed in 2004 are provided. The minimum premium vol-

ume requirement for a client is included as well.

The section on compensation details how the company bills for its services. Commissions refer to commissions generated through reinsurance brokerage. Gross revenues for 2004 are included when reported, and a breakout of 2004 gross revenues indicates the percentage of revenue generated from fees charged for captive management, commissions charged for insurance and/or reinsurance brokered and other services the company provides.

Names and titles of the company's principal officers and a contact for readers seeking additional information complete each listing.

The directory is published as an editorial service, and there is no charge to be included. To be listed, though, each company is required to complete a *BI* questionnaire. Although every effort is made to publish complete and accurate listings, *Business Insurance* is unable to verify all information provided.

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

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2 inactive captives, 2 active protected cell companies, 10 active individual protected cells, 275 directly managed, 11 formed in 2004. Captive premium volume, \$5,560,000,000. Capital and surplus managed, \$6,333,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Philip A. Barnes, managing director; Shaun A. Reape, deputy managing director; Carl Daly, Brian Durrant, executive vp.

Contact: Philip A. Barnes.

Aon Insurance Managers (Cayman) Ltd.

Buckingham Square,
720 West Bay Road, P.O. Box 69 GT,
George Town, Grand Cayman B.W.I.;
345-945-2888; fax: 345-945-2889
www.aoncaptives.com

Founded: 1975.

Parent: Aon Corp.

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; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 37 total, 17 professionals.

Clients: 105 total captives: 81 active captives, 8 inactive captives, 14 active protected cell companies, 120 active individual protected cells, 1 inactive protected cell company, 105 directly managed, 9 formed in 2004. Captive premium volume, \$1,410,000,000. Capital and surplus managed, \$1,379,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Daniel MacLean, managing director; Kieran O'Mahoney, deputy managing director.

Contact: Daniel MacLean.

Aon Insurance Managers (Denmark)

Overgaden Oven Vandet 8,
Copenhagen, DK-1415 Denmark;
45-32-64-1030; fax: 45-32-64-1031
www.aoncaptives.com

Founded: 1992.

Parent: Aon Corp.

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; underwriting and ratemaking for captives; rent-a-captive management.

Staff: 5 total, 5 professionals.

Clients: 13 total captives: 10 active captives, 3 inactive captives, 13 directly managed, 3 formed in 2004. Captive premium volume, \$37,000,000. Capital and surplus managed, \$26,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Contact: Nikolaj Boysen, managing director.

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.

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; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 49 total, 44 professionals.

Clients: 93 total captives: 87 active captives, 6 inactive captives, 93 directly managed, 8 formed in 2004. Captive premium volume, \$2,845,000,000. Capital and surplus managed, \$2,374,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Garry Cullen, deputy chairman; Ann O'Keeffe, CFO; Anne Finn, director-insurance.

Contact: Barry White, business development.

Aon Insurance Managers (Gibraltar) Ltd.

Eurosport, Suite 913,
Gibraltar;
350-43-882; fax: 350-75-655
www.aoncaptives.com

Founded: 1998.

Parent: Aon Corp.

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; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 10 total, 8 professionals.

Clients: 15 total captives: 14 active captives, 1 active protected cell company, 24 active individual protected cells, 15 directly managed, 12 formed in 2004. Captive premium volume, \$160,000,000. Capital and surplus managed, \$228,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Chris Johnson, Alain Dufraisie, directors; Chris Lathey, finance manager.

Aon Insurance Managers (Guernsey) Ltd.

Maison Trinity, Trinity Square,
P.O. Box 33,
St. Peter Port, Guernsey GY1 1BR
Channel Islands;
44-1481-707-909; fax: 44-1481-710-551
www.aoncaptives.com

Founded: 1977.

Parent: Aon Corp.

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; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 64 total, 56 professionals.

Clients: 191 total captives: 161 active captives, 10 inactive captives, 17 active protected cell companies, 75 active individual protected cells, 3 inactive protected cell companies, 15 inactive individual protected cells, 191 directly managed, 16 formed in 2004. Captive premium volume, \$5,060,000,000. Capital and surplus managed, \$5,630,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Clive R. James, managing director; Chris D. Le Conte, deputy managing director; Ric J. Gale, Paul B. Wakefield, executive directors.

Contact: Clive R. James.

Aon Insurance Managers (Isle of Man) Ltd.

St. George's Court, Third Floor,
Douglas, IM1 1EE Isle of Man;
44-162-469-2400; fax: 44-162-467-3242
www.aoncaptives.com

Founded: 1985.

Parent: Aon Corp.

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; underwriting and ratemaking for captives; association captive management; manag-

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BI RANKS

Largest captive managers worldwide

Ranked by captives managed worldwide in 2004

Rank	Company/Address	Phone/Fax/Web site	Parent	Captives 2004	Captives 2003	Domiciles	Captives formed in 2004	Total Staff	Principal Officer
1	Aon Captive Services Group 38/39 Fitzwilliam Square, Dublin, 2, Ireland	353-1-676-2911 Fax: 353-1-696-2744 www.aoncaptives.com	Aon Corp	1,267	1,230	26	94	444	Stephen Cross, CEO
2	Marsh-Captive Management Services P.O. Box HM 1826, Hamilton, HM HX, Bermuda	441-292-4402 Fax: 441-297-9780 www.marsh.com	Marsh & McLennan Cos. Inc.	1,097	1,041	29	112	436	Andrew D. Carr, chairman-captive management practice
3	Willis Management 1 Lawson Lane, Suite 410, Burlington, Vt. 05401	802-658-9466 Fax: 802-658-5520 www.williscaptives.com	Willis Group Holdings Ltd.	241	227	14	24	120	Guy F. Ragosta, CEO-Willis Actuarial Pooling Solutions
4	International Advisory Services Ltd. 44 Church St., Hamilton, HM 12, Bermuda	441-295-3688 Fax: 441-295-2584 www.ias.bm	—	179	254	2	6	96	David Ezekiel, president/managing director
5	HSBC Insurance Management 8 Canada Square, Level 22, London, E14 5HQ, England	44-207-991-0270 Fax: 44-207-992-4613 www.hsbc.com	HSBC Holdings P.L.C.	113	112	3	21	39	Peter Walker, chief executive
6	JLT Risk Solutions P.O. Box 1838, Hamilton, HM HX, Bermuda	441-292-4364 Fax: 441-295-3982 www.jltgroup.com	Jardine Lloyd Thompson Group P.L.C.	109	91	4	19	42	Paul Baillie, deputy chairman
7	USA Risk Group P.O. Box 306, Montpelier, Vt. 05601	800-872-7475 Fax: 802-229-6280 www.usarisk.com	—	99	68	6	15	32	Andrew Sargeant, president
8	AIG Insurance Management Services 175 Water St., New York, N.Y. 10038	212-458-3451 Fax: 212-458-3434 www.aiggrm.com	American International Group Inc.	87	94	10	10	49	Paul Obolensky, president
8	Beecher Carlson Holdings Inc. Glenridge Highlands Two, 5565 Glenridge Connector, Suite 450, Atlanta, Ga. 30342	404-460-1400 Fax: 404-460-1435 www.beechercarlson.com	—	87	52	9	10	37	Tom Golub, CEO
10	Global Captive Management Ltd. ¹ Genesis Building, 13 Genesis Close, Fifth Floor, P.O. Box 1363 GT, Grand Cayman, Cayman Islands, B.W.I.	345-949-7966 Fax: 345-949-8068	—	73	70	1	5	16	Peter MacKay, chairman/CEO

¹ Formerly IAS (Cayman) Ltd.
Source: BI survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of Captive Managers.

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ing underwriting facilities.

Staff: 25 total, 16 professionals.

Clients: 59 total captives: 59 active captives, 59 directly managed, 6 formed in 2004. Captive premium volume, \$395,000,000. Capital and surplus managed, \$982,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Duncan Donald, managing director; Karen Nelson, David Newman, directors-insurance.

Contact: Duncan Donald.

Aon Insurance Managers (Liechtenstein) A.G.

Pflugstrasse 7,
Vaduz, 9490 Liechtenstein;
423-235-0265; fax: 423-235-0266
www.aoncaptives.com

Parent: Aon Corp.

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; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 1 total, 1 professional.

Clients: 5 total captives: 4 active captives, 1 inactive captive, 5 directly managed, 2 formed in 2004. Captive premium volume, \$160,000,000. Capital and surplus managed, \$228,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Contact: Tony Nordblad, managing director.

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.

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; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 24 total, 20 professionals.

Clients: 122 total captives: 121 active captives, 1 active protected cell company, 15 active individual protected cells, 122 directly managed, 8 formed in 2004. Captive premium volume,

\$575,000,000. Capital and surplus managed, \$2,100,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Lambert Schroeder, managing director; Charles Besnehard, deputy managing director; Maite Lambillon, marketing manager.

Contact: Lambert Schroeder.

Aon Insurance Managers (Netherlands)

Admiralteitskade 62,
Rotterdam, 3063 ED Netherlands;
31-10-448-7753; fax: 31-10-448-8751
www.aoncaptives.com

Founded: 1994.

Parent: Aon Corp.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 5 total, 4 professionals.

Clients: 6 total captives: 6 active captives, 6 directly managed, 1 formed in 2004. Captive premium volume, \$25,000,000. Capital and surplus managed, \$24,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Adri van Veluw, executive director; Paul Kabel, managing director; A.C. van Amen, head-accounting department.

Contact: Paul Kabel.

Aon Insurance Managers (New Zealand)

P.O. Box 1184,
Auckland, New Zealand;
649-362-9000; fax: 649-362-9121
www.aoncaptives.com

Founded: 1996.

Parent: Aon Corp.

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; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 1 total, 1 professional.

Clients: 4 total captives: 3 active captives, 1 inactive captive, 4 directly managed, 1 formed in 2004. Captive premium volume, \$9,000,000. Capital and surplus managed, \$18,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Contact: J.W. Routledge.

Aon Insurance Managers (Shannon) Ltd.

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.

Services: accounting; computerized accounting; claims processing; online access to claims data.

Staff: 40 total, 35 professionals.

Clients*: 4 total captives: 4 inactive captives, 4 directly managed. Capital and surplus managed, \$165,000,000.

Compensation: annual fee, hourly.

Officers: Kieran Kerr, managing director; Bronwyn Travers, director.

Contact: Kieran Kerr.

**Manages one captive in France and three captives in the United Kingdom.*

Aon Insurance Managers (Singapore) Pte. Ltd.

Singapore Land Tower,
50 Raffles Place, Suite 32-00,
048623 Singapore;
65-623-97610; fax: 65-633-89880
www.aoncaptives.com

Founded: 1987.

Parent: Aon Corp.

Services: 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; underwriting and ratemaking for captives; investment management; association captive management; captive feasibility studies.

Staff: 4 total, 2 professionals.

Clients: 7 total captives: 7 active captives, 7 directly managed, 1 formed in 2004. Captive premium volume, \$62,000,000. Capital and surplus managed, \$92,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Contact: Betty Tan, director-finance and administration.

Aon Insurance Managers (Sweden) A.B.

Primusgatan 20,
Stockholm, 11298 Sweden;
46-8-614-1700; fax: 46-8-614-1798
www.aoncaptives.com

Founded: 2001.

Parent: Aon Corp.

Services: captive feasibility studies; captive formation; government reporting; accounting;

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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; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 10 total, 10 professionals.

Clients: 34 total captives: 32 active captives, 2 inactive captives, 34 directly managed. Captive premium volume, \$281,000,000. Capital and surplus managed, \$530,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Karl-Ove Andersson, managing director.

Aon Insurance Managers (Switzerland) A.G.

Baarerstrasse 75, P.O. Box 2066,
Zug, 6302 Switzerland;
41-41-727-2040; fax: 41-41-727-2044
www.aoncaptives.com

Founded: 1991.

Parent: Aon Corp.

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; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 9 total, 8 professionals.

Clients: 42 total captives: 35 active captives, 7 inactive captives, 42 directly managed, 7 formed in 2004. Captive premium volume, \$247,000,000. Capital and surplus managed, \$867,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Hans Erik Engelbrekts, managing director; Thomas Overtveld, marketing manager; Alexandra Luscher, operations manager.

Contact: Hans Erik Engelbrekts.

Aon Insurance Managers (USA) Inc.

201 Merchant St., Suite 2400,
Honolulu, Hawaii 96813;
808-540-4315; fax: 808-540-4301
www.aoncaptives.com

Founded: 1984.

Parent: Aon Corp.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; loss control services; loss forecasting; underwriting and ratemaking for captives; association captive management.

Staff: 3 total, 3 professionals.

Clients: 17 total captives: 16 active captives, 1

inactive captive, 17 directly managed, 4 formed in 2004. Captive premium volume, \$176,000,000. Capital and surplus managed, \$71,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Stephen Cross, CEO; Nancy Gray, managing director; Mike Coulter, deputy managing director.

Contact: Mike Coulter.

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.

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.

Staff: 58 total, 51 professionals.

Clients*: 206 total captives: 205 active captives, 1 active protected cell company, 206 directly managed. Captive premium volume, \$2,900,000,000. Capital and surplus managed, \$31,100,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Nancy Gray, executive director; James Murray, deputy managing director-insurance services; Patti Pallito, deputy managing director-financial services.

Contact: Nancy Gray.

**Manages eight captives in Arizona, 10 captives in New York, seven captives in South Carolina and 168 captives in Vermont. Also manages 13 captives in the United States.*

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.

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; underwriting and ratemaking for captives; association captive management.

Staff: 3.8 total, 3 professionals.

Clients: 11 total captives: 8 active captives, 3 inactive captives, 11 directly managed. Captive premium volume, \$27,000,000. Capital and surplus managed, \$33,000,000.

Compensation: annual fee, commissions; hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Scott Frazier, group managing director-Aon Insurance Managers Americas; William J. Morgan, managing director.

Contact: William J. Morgan.

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.

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; managing underwriting facilities; association captive management.

Staff: 11 total, 8 professionals.

Clients: 53 total captives: 34 active captives, 14 inactive captives, 5 active protected cell companies, 400 active individual protected cells, 53 directly managed, 1 formed in 2004.

Compensation: annual fee, \$15,000 minimum; commissions; hourly: professional, \$250; clerical, \$150.

Officers: Colin C. James, president; Giles North, managing director-brokerage.

Contact: Colin C. James.

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.

Services: captive formation; government reporting; accounting; computerized accounting; claims processing; rent-a-captive management; reinsurance brokered for captives; reinsurance brokered to captives; investment management; association captive management; managing underwriting facilities.

Staff: 8 total, 3 professionals.

Clients: 24 total captives: 22 active captives, 1 inactive captive, 1 active protected cell company, 24 directly managed, 1 formed in 2004. Captive premium volume, \$256,700,000. Capital and surplus managed, \$219,600,000.

Compensation: annual fee, commissions; hourly.

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2004 gross revenue: 85% from fees charged for captive management, 5% from commissions charged for brokering insurance and/or reinsurance, 10% from other services.

Officers: John Wight, executive vp; Elizabeth A.C. Durrant, vp.

Beecher Carlson Management Ltd.

Wessex House, 45 Reid St.,
Hamilton, HM JX Bermuda;
441-295-0519; fax: 441-295-0933
www.beechercarlson.com

Founded: 1981.

Parent: Beecher Carlson Holdings Inc.

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; underwriting and ratemaking for captives; tax advice; association captive management; rent-a-captive management.

Staff: 8 total, 6 professionals.

Clients: 25 total captives: 16 active captives, 4 inactive captives, 4 active protected cell companies, 24 active individual protected cells, 1 inactive protected cell company, 25 directly managed. Captive premium volume, \$1,673,000,000. Capital and surplus managed, \$567,700,000.

Compensation: annual fee, commissions; hourly.

2004 gross revenue: 90% from fees charged for captive management, 10% from commissions charged for brokering insurance and/or reinsurance.

Officers: Tony Bibbings, senior vp; Grace Worthington-White, vp; Amy Chan, assistant vp.

Contact: Tony Bibbings; 441-278-4209.

Beecher Carlson/RiskCap (Hawaii)

American Savings Bank Tower,
1001 Bishop St., Suite 2788,
Honolulu, Hawaii 96813;
808-521-1121; fax: 808-521-1288
www.beechercarlson.com

Founded: 1991.

Parent: Beecher Carlson Holdings Inc.

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.

Staff: 46 total, 35 professionals.

Clients: 34 total captives: 32 active captives, 2 inactive captives, 34 directly managed, 7 formed in 2004. Captive premium volume, \$277,000,000. Capital and surplus managed, \$211,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Wanda Jong, senior vp; Tony Schmidt, vp; Joyce Tse, assistant vp.

Contact: Wanda Jong; Tony Schmidt, 808-521-1198.

Beecher Carlson/RiskCap (Vermont)

84 Pine St., 600 Financial Plaza,
Burlington, Vt. 05401;
802-658-7831; fax: 802-658-7843
www.beechercarlson.com

Founded: 1981.

Parent: Beecher Carlson Holdings Inc.

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; underwriting and ratemaking for captives; association captive management; rent-a-captive management; managing underwriting facilities.

Staff: 3 total, 2 professionals.

Clients*: 10 total captives: 9 active captives, 1 inactive captive, 10 directly managed, 2 formed in 2004. Captive premium volume, \$55,000,000. Capital and surplus managed, \$208,000,000.

Compensation: hourly: professional, \$225; clerical, \$75.

2004 gross revenue: 90% from fees charged for captive management, 10% from other services.

Officers: Greg Myers, executive managing director; Tony Bibbings, senior vp-Beecher Carlson Bermuda; Tobias P. Burke, general manager-Beecher Carlson Vermont.

Contact: Tobias P. Burke, 802-658-7849; Tony Bibbings, 441-278-4209; Irene Manion, account manager, 802-658-7832.

**Manages one captive in Nevada, one captive in South Carolina and eight captives in Vermont.*

C

Cedar Management Ltd.*

Continental Building, 25 Church St.,
Hamilton, HM 12 Bermuda;
441-295-6015; fax: 441-295-1702
www.cedarmanagement.bm

Founded: 1980.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; association captive management.

Staff: 7 total, 4 professionals.

Clients: 11 total captives: 10 active captives, 1 active protected cell company, 4 active individual protected cells, 11 directly managed. Captive premium volume, \$660,560,000. Capital

and surplus managed, \$214,160,000.

Compensation: annual fee, hourly.

Officers: Thomas R. McMahon, president; Michael P. Larkin, vp; Andrew Whalley, secretary; Joyce Scott, assistant vp.

**Formerly CNA Risk Services Ltd.*

Champlain Captive Management Inc.

140 Kennedy Drive, P.O. Box 2127,
South Burlington, Vt. 05407-2127;
802-651-3311; fax: 802-658-9419
www.hvm.com

Founded: 1982.

Parent: Yankee Insurance Inc.

Services: captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; loss control services; association captive management.

Staff: 7 total, 7 professionals.

Clients*: 15 total captives: 13 active captives, 1 inactive captive, 1 active protected cell company, 15 directly managed, 1 formed in 2004. Captive premium volume, \$520,606,000. Capital and surplus managed, \$198,980,000.

Officers: Luther F. Hackett, CEO; Leta C. Finch, president/COO; Richard Bazluke, CFO.

Contact: Leta C. Finch.

**Manages one captive in Hawaii and 14 captives in Vermont.*

Chandler Insurance Management Ltd.

West Wind Building, P.O. Box 1854 GT,
Grand Cayman, Cayman Islands
B.W.I.;
345-949-8177; fax: 345-949-8376

Founded: 1990.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; rent-a-captive management; reinsurance brokered for captives; reinsurance brokered to captives; association captive management.

Staff: 4 total, 2 professionals.

Clients: 12 total captives: 11 active captives, 1 inactive captive, 12 directly managed, 1 formed in 2004. Captive premium volume, \$50,024,000. Capital and surplus managed, \$113,934,000.

Compensation: annual fee.

Contact: Steven R. Butler, director;
sbutler@chandler.com.ky

Charleston Captive Management Co.

145 King St., Suite 102,
Charleston, S.C. 29401;
843-723-0418; fax: 843-723-3199
www.charlestoncaptive.com

Founded: 2000.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; reinsurance brokered

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for captives; legal advice; association captive management; rent-a-captive management.

Staff: 7 total, 5 professionals.

Clients*: 16 total captives: 13 active captives, 3 active protected cell companies, 6 active individual protected cells, 16 directly managed, 4 formed in 2004. Captive premium volume, \$20,000,000. Capital and surplus managed, \$7,000,000.

Officers: John J. O'Brien, CEO; Christopher J. Ridge, president; C. Ken Johnson, executive vp-operations and compliance.

Contact: Christopher J. Ridge.

**Manages one captive in Anguilla and 15 captives in South Carolina.*

Commonwealth Risk Management Inc.

P.O. Box 834,
Montpelier, Vt. 05601-0834;
802-229-5000; fax: 610-719-0753

Founded: 1987.

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; tax advice; legal advice; association captive management.

Staff: 2 total, 1 professional.

Compensation: annual fee, \$25,000 minimum; commissions; hourly: professional, \$150; clerical, \$35.

Officers: Peter D. Sanger, president/treasurer; Judith A. Sanger, vp/secretary.

Contact: Peter D. Sanger.

Cranham Management Ltd.

37 Reid St., P.O. Box HM 397,
Hamilton, HM 12 Bermuda;
441-295-8441; fax: 441-292-1210

Founded: 1996.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; reinsurance brokered for captives; association captive management; rent-a-captive management.

Staff: 6 total, 3 professionals.

Clients: 12 total captives: 10 active captives, 1 inactive captive, 1 inactive protected cell company, 12 directly managed. Captive premium volume, \$75,000,000. Capital and surplus managed, \$180,000,000.

Compensation: annual fee, commissions.

Officers: Stephen W. Pearce, president; Toni E. Tavares, Jason Benevides, vps.

Contact: Stephen W. Pearce;
spearce@captive managers.com.

E

Eurco Ltd.

6 George's Dock, IFSC,
Dublin, 1 Ireland;
353-1-645-5050; fax: 353-1-829-0433

Founded: 1994.

Parent: DVV verzekeringen NV.

Services: managing underwriting facilities; captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; rent-a-captive management; reinsurance brokered for captives; reinsurance brokered to captives.

Staff: 7 total, 6 professionals.

Clients: 2 total captives: 2 active captives, 2 directly managed. Captive premium volume, \$311,533,518. Capital and surplus managed, \$176,501,792.

Compensation: annual fee, commissions; hourly.

Officers: Carmel O'Brien, managing director; David Claes, commercial director; Jill Sherry, financial controller.

F

Fair Winds Captive Management (Cayman) Ltd.

P.O. Box 32345 SMB,
Grand Cayman, Cayman Islands B.W.I.;
345-945-9273; fax: 345-945-0800

Founded: 2002.

Services: captive feasibility studies; captive formation; government reporting; accounting; association captive management; computerized accounting.

Staff: 4 total, 2 professionals.

Clients: 12 total captives: 10 active captives, 1 inactive captive, 1 active protected cell company, 1 active individual protected cells, 2 directly managed, 3 formed in 2004. Captive premium volume, \$80,000,000. Capital and surplus managed, \$28,500,000.

Compensation: annual fee.

2004 gross revenue: 100% from fees charged for captive management.

Officers: John Pitcairn, president; David Huber, vp.

Farm Credit Council Services Inc.

10375 E. Harvard Ave., Suite 220,
Denver, Colo. 80231;
720-747-4200; fax: 720-747-4202
www.fccservices.com

Founded: 1988.

Parent: The Farm Credit Council.

Services: captive feasibility studies; captive formation; government reporting; computerized accounting; accounting; claims processing;

loss control services; loss forecasting; underwriting and ratemaking for captives; association captive management.

Staff: 10 total, 5 professionals.

Clients: 1 total captive: 1 active captive, 1 directly managed. Captive premium volume, \$9,719,000. Capital and surplus managed, \$62,281,000.

Compensation: annual fee.

2004 gross revenue: \$7,300,000; 13.5% from fees charged for captive management, 86.5% from other services.

Officers: Roger Shaffer, CEO; Gary Dillinger, COO; Larry Lawson, vp-risk management.

Contact: Larry Lawson.

50th State Risk Management Services Inc./AIG Insurance Management Services Inc.

6 Waterfront Plaza,
500 Ala Moana Blvd., Room 405,
Honolulu, Hawaii 96813;
808-543-0439; fax: 808-523-9027
www.aigcaptive.com

Founded: 1982.

Parent: American International Group Inc.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; loss forecasting; association captive management; rent-a-captive management.

Staff: 6 total, 5 professionals.

Clients: 8 total captives: 8 active captives, 8 directly managed, 3 formed in 2004. Captive premium volume, \$55,948,000. Capital and surplus managed, \$175,036,199.

Compensation: annual fee, \$15,000 minimum; hourly: professional, \$90 to \$250; clerical, \$50.

Officers: Paul Obolensky, president-AIG Insurance Management Services; Ann W. Wick, regional director-U.S. Onshore/general manager; Earl N. Hisatomi, senior vp.

Contact: Ann W. Wick; ann.wick@aig.com.

G

Arthur J. Gallagher Captive Services (Hawaii)

1132 Bishop St., Suite 1600,
Honolulu, Hawaii 96813;
808-533-8700; fax: 808-550-1020
www.ajg.com

Founded: 2002.

Parent: Arthur J. Gallagher & Co.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; association captive management.

Staff: 2 total, 2 professionals.

Clients: 6 total captives: 5 active captives, 1 inactive captive, 6 directly managed, 1 formed in 2004. Captive premium volume, \$46,500,000. Capital and surplus managed, \$37,100,000.

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Compensation: annual fee.

Officers: Fay Okamoto, vp; Danel Licari, assistant vp.

Contact: Fay Okamoto.

Arthur J. Gallagher Management (Bermuda) Ltd.

Swan Building, 26 Victoria St.,
Hamilton, HM HX Bermuda;
441-292-4654; fax: 441-292-8231
www.ajg.com

Parent: Arthur J. Gallagher & Co.

Services: claims reserves analysis; loss control 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; claims processing; online access to claims data.

Staff: 7 total, 4 professionals.

Clients*: 18 total captives: 16 active captives, 2 active protected cell companies, 15 active individual protected cells, 18 directly managed, 5 formed in 2004. Captive premium volume, \$150,000,000.

Compensation: annual fee, \$45,000 minimum.

2004 gross revenue: \$1,800,000; 100% from fees charged for captive management.

Officers: David McManus, president; Peter Mullen, executive vp; Jason Flaxbeard, vp.

Contact: Jason Flaxbeard; 441-292-4654, ext. 240.

**Manages 14 captives in Bermuda and four captives in the District of Columbia.*

Global Captive Management Ltd.*

Genesis Building, 13 Genesis Close,
Fifth Floor, P.O. Box 1363 GT,
Grand Cayman, Cayman Islands B.W.I.;
345-949-7966; fax: 345-949-8068

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; loss forecasting; association captive management; rent-a-captive management.

Staff: 16 total, 11 professionals.

Clients: 73 total captives: 45 active captives, 21 inactive captives, 7 active protected cell companies, 29 active individual protected cells, 73 directly managed, 5 formed in 2004. Captive premium volume, \$399,500,000.

Compensation: annual fee.

Officers: Peter MacKay, chairman/CEO; Spottswood P. Dudley, director; Luis Filipe, vp.

Contact: Peter MacKay, pmackay@global.ky; Spottswood P. Dudley, spdudley@global.ky; Luis Filipe, lfilipe@global.ky.

**Formerly IAS (Cayman) Ltd.*

The schedule of the upcoming 2006 *Business Insurance* online directories and charts is available on page 6.

H

HSBC Financial Services (Cayman) Ltd.

Strathvale House, N. Church St.,
Second Floor, P.O. Box 1109 GT,
George Town, Grand Cayman,
Cayman Islands B.W.I.;
345-949-7755; fax: 345-949-6021
www.hsbc.ky

Founded: 1984.

Parent: HSBC Holdings P.L.C.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; association captive management; rent-a-captive management.

Staff: 19 total, 15 professionals.

Clients: 86 total captives: 71 active captives, 2 inactive captives, 13 active protected cell companies, 42 active individual protected cells, 86 directly managed, 17 formed in 2004. Captive premium volume, \$520,000,000. Capital and surplus managed, \$658,000,000.

Compensation: annual fee, \$25,000 minimum; hourly: professional, \$105 to \$280.

Officers: Charles Hall, chief executive/director; Tom Clark, director; Linda Haddleton, associate director/manager-insurance services.

Contact: Linda Haddleton; 345-914-7500; linda.haddleton@ky.hsbc.com.

HSBC Insurance Management (Guernsey) Ltd.

HSBC House, Lefebvre St.,
P.O. Box 156,
St. Peter Port, Guernsey GY1 4EU
Channel Islands;
44-1481-717-942; fax: 44-1481-717-941

Founded: 1997.

Parent: HSBC Holdings P.L.C.

Services: captive feasibility studies; captive formation; accounting; computerized accounting; claims processing; claims reserves analysis; managing underwriting facilities; loss forecasting; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 4 total, 3 professionals.

Clients: 6 total captives: 3 active captives, 1 inactive captive, 1 active protected cell company, 3 active individual protected cells, 1 inactive protected cell company, 6 directly managed, 1 formed in 2004.

Compensation: annual fee, hourly.

Officers: Gabrielle Allen, managing director; 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 12 Bermuda;
441-292-7505; fax: 441-292-1243
www.insurancebrokers.hsbc.com

Founded: 2000.

Parent: HSBC Holdings P.L.C.

Services: rent-a-captive management; association captive management; managing underwriting facilities; captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; reinsurance brokered for captives; reinsurance brokered to captives; investment management.

Staff: 16 total, 6 professionals.

Clients: 21 total captives: 16 active captives, 3 inactive captives, 2 active protected cell companies, 9 active individual protected cells, 3 inactive individual protected cells, 21 directly managed, 3 formed in 2004. Captive premium volume, \$800,000,000. Capital and surplus managed, \$200,000,000.

Compensation: annual fee, \$25,000 minimum; commissions; hourly: professional, \$200; clerical, \$70.

Officers: Ray Fellowes, managing director; Robert Eastham, finance director.

Contact: Robert Eastham.

Heath Lambert Insurance Management (Guernsey) Ltd.

St. Peter Port House, Union St.,
P.O. Box 308,
St. Peter Port, Guernsey GY1 3TA
Channel Islands;
44-1481-712-023; fax: 44-1481-712-198
www.heathlambert.com

Founded: 1979.

Parent: Heath Lambert Group Ltd.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives.

Staff: 11 total, 7 professionals.

Clients: 22 total captives: 21 active captives, 1 active protected cell company, 4 active individual protected cells, 22 directly managed, 1 formed in 2004. Captive premium volume, \$294,000,000. Capital and surplus managed, \$283,000,000.

Compensation: annual fee, \$45,000 minimum.

Officers: Stephen M. Jones, chairman; Merise D. Wheatley, managing director; Glyn M. Smith, insurance director.

IAS (Barbados) Ltd.

The Garrison, 4 Stafford House,
St. Michael, Barbados;
246-436-5887; fax: 246-427-5328

Founded: 1987.

Parent: International Advisory Services Ltd.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves

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analysis; reinsurance brokered for captives;
underwriting and ratemaking for captives;
investment management; tax advice; associa-
tion captive management; rent-a-captive man-
agement; managing underwriting facilities.

Staff: 4 total, 2 professionals.

Clients: 10 total captives: 9 active captives, 1 inactive captive. Captive premium volume, \$271,000,000. Capital and surplus managed, \$168,000,000.

Compensation: annual fee, \$15,000 minimum; hourly: professional, \$160 to \$285; clerical, \$90 to \$115.

2004 gross revenue: 100% from fees charged for captive management.

Officers: David Ezekiel, president/managing director; David Pickering, William Tomlin, vps.

Contact: David Ezekiel, 441-278-2000; David Pickering, 441-278-1900.

Subcontracts for some captive management services with International Insurance Management (Barbados) Ltd.

Independent Management Ltd.

Wellesley House S., 90 Pitts Bay Road,
Second Floor,
Pembroke, HM 08 Bermuda;
441-295-1646; fax: 441-292-8062
www.img.com

Founded: 1984.

Parent: IMG International Ltd.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; reinsurance brokered for captives; reinsurance brokered to captives; managing underwriting facilities; association captive management; rent-a-captive management; underwriting and ratemaking for captives.

Staff: 8 total, 7 professionals.

Clients: 35 total captives: 28 active captives, 4 inactive captives, 3 active protected cell companies, 19 active individual protected cells, 35 directly managed. Captive premium volume, \$356,764,000. Capital and surplus managed, \$458,097,000.

Compensation: annual fee, \$15,000 minimum; commissions; hourly: professional, \$200.

Officers: Peter Strong, president; Cyril Whitter, Francis Carter, vps.

Contact: Peter Strong.

International Advisory Services Ltd.

44 Church St.,
Hamilton, HM 12 Bermuda;
441-295-3688; fax: 441-295-2584
www.iaspark.com

Founded: 1981.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; rent-a-captive management; reinsurance brokered for captives; underwriting and

ratemaking for captives; investment management; tax advice; association captive management; managing underwriting facilities.

Staff: 92 total, 55 professionals.

Clients: 169 total captives: 123 active captives, 39 inactive captives, 7 active protected cell companies, 101 active individual protected cells, 169 directly managed, 6 formed in 2004. Captive premium volume, \$2,672,000,000. Capital and surplus managed, \$3,368,000,000.

Compensation: annual fee, \$15,000 minimum; hourly: professional, \$150 to \$500; clerical, \$90 to \$150.

2004 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.

International Insurance Management Ltd.

The Garrison, 4 Stafford House,
St. Michael, Barbados;
246-436-8296; fax: 246-426-0433
www.iim-bds.com

Founded: 1987.

Services: captive formation; government reporting; accounting; computerized accounting; reinsurance brokered to captives; rent-a-captive management.

Staff: 5 total, 4 professionals.

Clients: 27 total captives: 19 active captives, 7 inactive captives, 1 inactive protected cell company, 27 directly managed, 4 formed in 2004.

Officers: William M. Tomlin, director; Christine M. O'Connor, manager.

J

JLT Risk Solutions (Cayman) Ltd.

Grand Pavillion Corporate Center,
P.O. Box 10073 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.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; reinsurance brokered for captives; association captive management; rent-a-captive management.

Staff: 9 total, 5 professionals.

Clients: 40 total captives: 33 active captives, 7 active protected cell companies, 12 active individual protected cells, 40 directly managed, 10 formed in 2004. Captive premium volume, \$291,465,000. Capital and surplus managed, \$235,000,000.

Compensation: annual fee, commissions; hourly: professional, \$160 to \$350; clerical,

\$90 to \$140.

Officers: Wayne Cowan, managing director; Paul Macey, partner.

Contact: Wayne Cowan.

JLT Risk Solutions (Guernsey) Ltd.

5 St. James St.,
St. Peter Port, Guernsey GY1 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.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; reinsurance brokered for captives; underwriting and ratemaking for captives; rent-a-captive management.

Staff: 7 total, 5 professionals.

Clients: 17 total captives: 11 active captives, 1 inactive captive, 4 active protected cell companies, 1 inactive protected cell company, 17 directly managed, 2 formed in 2004. Captive premium volume, \$144,000,000. Capital and surplus managed, \$171,000,000.

Compensation: annual fee, \$55,000 minimum.

Officers: Nick Wild, managing director; Richard Le Tocq, finance director; Jane Collenette, underwriting manager.

Contact: Nick Wild.

JLT Risk Solutions Management (Asia Pacific) Pte. Ltd.

Suntec Tower Four,
6 Temasek Blvd., Suite 08-02,
038986 Singapore;
65-6-333-6006; fax: 65-6-333-6116
www.jltasia.com

Founded: 2001.

Parent: Jardine Lloyd Thompson Group P.L.C.

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; investment management; association captive management; rent-a-captive management.

Staff: 7 total, 6 professionals.

Clients: 7 total captives: 6 active captives, 1 inactive captive, 7 directly managed, 2 formed in 2004. Captive premium volume, \$45,000,000. Capital and surplus managed, \$60,000,000.

Compensation: annual fee.

Officers: Tony Mitchell, managing director; Bernard Sze Weng Fatt, divisional director; Leong Chir Sean, accounts manager.

Contact: Bernard Sze Weng Fatt.

JLT Risk Solutions Management (Bermuda) Ltd.

Cedar House, 41 Cedar Ave.,
Hamilton, HM 12 Bermuda;
441-292-4364; fax: 441-295-3982
www.jltgroup.com

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Founded: 2000.

Parent: Jardine Lloyd Thompson Group P.L.C.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; reinsurance brokered for captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 19 total, 12 professionals.

Clients: 45 total captives: 35 active captives, 3 inactive captives, 7 active protected cell companies, 55 active individual protected cells, 45 directly managed, 5 formed in 2004. Captive premium volume, \$1,030,250,000. Capital and surplus managed, \$871,105,500.

Compensation: annual fee, commissions; hourly: professional, \$160 to \$350; clerical, \$90 to \$140.

Officers: Paul Bailie, president; Steve Arrow-smith, Kilian Whelan, partners.

Contact: Paul Bailie.

Companies interested in purchasing *Business Insurance's* directories should contact the Crain Information Center at 312-649-5476 or biorders@crain.com

K

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: Captive Resources Holdings L.L.C.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; association captive management; rent-a-captive management.

Staff: 18 total, 9 professionals.

Clients: 29 total captives: 23 active captives, 5 inactive captives, 1 inactive protected cell company, 4 inactive individual protected cells, 29 directly managed, 2 formed in 2004. Captive premium volume, \$668,765,000. Capital and surplus managed, \$681,854,500.

Compensation: annual fee.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Mike Gibbs, president; Ian Lomas, senior vp; Keith Carter, Erin Eccles, vps.

Contact: Mike Gibbs; 345-814-3000;
mgibbs@kensington.ky

L

Liberty Mutual Management (Bermuda) Ltd.

73 Front St., Third Floor,
Hamilton, HM 11 Bermuda;
441-296-2131; fax: 441-296-8846

Founded: 1971.

Parent: Liberty Mutual Insurance Co.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; actuarial studies; loss forecasting; reinsurance brokered for captives; underwriting and ratemaking for captives; claims reserves analysis; loss control services; rent-a-captive management; association captive management; reinsurance brokered to captives.

Staff: 11 total, 9 professionals.

Clients: 21 total captives: 16 active captives, 2 inactive captives, 3 active protected cell compa-

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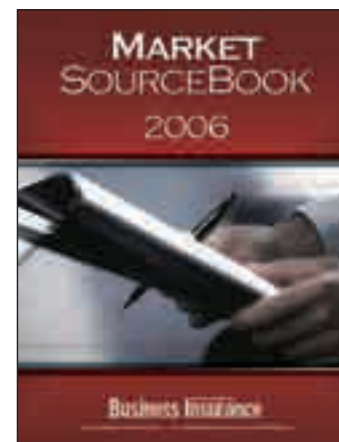
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E-Mail: subs@crain.com

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 nies, 55 active individual protected cells, 3 directly managed, 3 formed in 2004. Captive premium volume, \$1,000,000,000. Capital and surplus managed, \$6,900,000,000.
Compensation: annual fee, hourly.
Officers: Peter Willitts, president; Jennifer Lang, vp-finance and operations.
Contact: Peter Willitts; 441-292-8954.

M

Marsh-Captive Management Services (Australia)

555 Lonsdale St.,
 Melbourne, Victoria 3000 Australia;
 61-3-9603-2828; fax: 61-3-9670-8581
www.marsh.com

Parent: Marsh & McLennan Cos. Inc.
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, \$95,000,000. Capital and surplus managed, \$380,000,000.

Compensation: annual fee, commissions; hourly.

Contact: George Tarabararas, director-risk management; 613-960-32344.

Marsh-Captive Management Services (Barbados)

Whitepark House, White Park Road,
 Bridgetown, Barbados;
 246-436-9929; fax: 246-436-9932
www.marsh.com

Founded: 1986.

Parent: Marsh & McLennan Cos. Inc.
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: 12 total.

Clients: 33 total captives: 33 directly managed, 3 formed in 2004. Captive premium volume, \$1,000,000,000. Capital and surplus managed, \$700,000,000.

Compensation: annual fee, commissions; hourly.

Contact: Nicholas Crichlow, senior vp.

Marsh-Captive Management Services (Bermuda)

P.O. Box HM 1826,
 Hamilton, HM HX Bermuda;
 441-298-6617; fax: 441-294-1690
www.marsh.com

Founded: 1968.

Parent: Marsh & McLennan Cos. Inc.

Services: captive feasibility studies; captive formation; government reporting; 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; computerized accounting.

Staff: 126 total.

Clients*: 300 total captives: 292 active captives, 8 active protected cell companies, 300 directly managed, 18 formed in 2004. Captive premium volume, \$7,400,000,000. Capital and surplus managed, \$7,500,000,000.

Compensation: annual fee, commissions; hourly.

Officers: Rory Gorman, head-office; Jill Husbands, managing director-business development.

Contact: Rory Gorman.

**Manages 298 captives in Bermuda and two captives in British Virgin Islands.*

Marsh-Captive Management Services (Cayman)

P.O. Box 1051 GT,
 Grand Cayman, Cayman Islands B.W.I.;
 345-949-7988; fax: 345-949-7849
www.marsh.com

Founded: 1976.

Parent: Marsh & McLennan Cos. Inc.

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; rent-a-captive management; association captive management.

Staff: 49 total.

Clients: 184 total captives: 169 active captives, 15 active protected cell companies, 184 directly managed, 18 formed in 2004. Captive premium volume, \$1,750,000,000. Capital and surplus managed, \$625,000,000.

Compensation: annual fee, commissions; hourly.

Officers: Seamus Tivnan, managing director/head-office; Toni Silich, director-client services; Kerri Pierson, financial controller.

Contact: Seamus Tivnan; 345-914-5722.

Marsh-Captive Management Services (Colorado)

1225 17th St., Suite 2100,
 Denver, Colo. 80202;
 303-308-4527; fax: 303-308-4949
www.marsh.com

Parent: Marsh & McLennan Cos. Inc.

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.

Clients: 4 total captives: 4 directly managed. Captive premium volume, \$1,162,000. Capital and surplus managed, \$13,678,000.

Compensation: annual fee, commissions; hourly.

Contact: Thomas G. Littell, vp; 303-308-4527; thomas.g.littell@marsh.com.

Marsh-Captive Management Services (Dublin)

Marsh House,
 25-28 Adelaide Road, Fourth Floor,
 Dublin, 2 Ireland;
 353-1-605-3000; fax: 353-1-605-3010
www.marsh.com

Founded: 1989.

Parent: Marsh & McLennan Cos. Inc.

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: 41 total.

Clients: 67 total captives: 67 directly managed, 3 formed in 2004. Captive premium volume, \$999,000,000. Capital and surplus managed, \$816,000,000.

Compensation: annual fee, commissions; hourly.

Officers: Ian Clancy, managing director; Brian McDonagh, John Magee, Stephen Hodgins, senior vps.

Contact: Vincent Barrett, vp-business development.

Marsh-Captive Management Services (Guernsey)

St. Martins House, Le Bordage,
 P.O. Box 34,
 St. Peter Port, Guernsey GY1 4AU
 Channel Islands;
 44-1481-715-300; fax: 44-1481-713-617
www.marsh.com

Founded: 1972.

Parent: Marsh & McLennan Cos. Inc.

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

Continued on next page

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underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.

Staff: 35 total.

Clients: 68 total captives: 4 active protected cell companies, 68 directly managed, 1 formed in 2004. Captive premium volume, \$963,000,000. Capital and surplus managed, \$5,809,000,000.

Compensation: annual fee, commissions; hourly.

Officers: John Copeland, managing director; Granville De Cruz, senior vp.

Contact: Granville De Cruz;
granville.deacruz@marsh.com.

Marsh-Captive Management Services (Hawaii)

745 Fort St., Suite 800,
Honolulu, Hawaii 96813;
808-585-3500; fax: 808-585-3513
www.marsh.com

Founded: 1987.

Parent: Marsh & McLennan Cos. Inc.

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: 20 total.

Clients*: 66 total captives: 66 directly managed, 16 formed in 2004. Captive premium volume, \$1,100,000,000. Capital and surplus managed, \$1,200,000,000.

Compensation: annual fee, commissions; hourly.

Officers: Alison Quinlivan, senior vp/head-office; Denys Kazama, senior vp; Mark Hironaga, assistant vp.

Contact: Alison Quinlivan; 808-585-3532.
**Manages two captives in Arizona, one captive in Guam and 63 captives in Hawaii.*

Marsh-Captive Management Services (Isle of Man)

4-8 Circular Road,
Douglas, IM4 4TT Isle of Man;
44-162-463-0523; fax: 44-162-467-6447
www.marsh.com

Founded: 1982.

Parent: Marsh & McLennan Cos. Inc.

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: 15 total.

Clients: 31 total captives: 31 directly managed, 1 formed in 2004. Captive premium volume, \$364,000,000. Capital and surplus managed, \$576,000,000.

Compensation: annual fee, commissions; hourly.

Officers: Derek Patience, head-office; Steven Convery, head-underwriting; Colin Anderson, head-accounting.

Marsh-Captive Management Services (Luxembourg)

65 Ave. de la Gare,
L-1611 Luxembourg;
352-49-69511; fax: 352-49-6936
www.marsh.com

Founded: 1987.

Parent: Marsh & McLennan Cos. Inc.

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: 21 total.

Clients: 48 total captives: 48 directly managed, 3 formed in 2004. Captive premium volume, \$504,000,000. Capital and surplus managed, \$230,000,000.

Compensation: annual fee, commissions; hourly.

Officers: Claude Weber, head-office; Danilo Giuliani, Stéphane Menant, vps.

Contact: Claude Weber, Danilo Giuliani, Stéphane Menant.

Marsh-Captive Management Services (New York)

300 Broadhollow Road, Suite 201,
Melville, N.Y. 11747;
631-425-3207; fax: 631-425-3214
www.marsh.com

Founded: 1978.

Parent: Marsh & McLennan Cos. Inc.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; rent-a-captive management; association captive management; claims reserves analysis.

Staff: 4 total.

Clients: 13 total captives: 13 directly managed, 6 formed in 2004. Captive premium volume, \$249,207,550. Capital and surplus managed, \$3,320,015,552.

Compensation: annual fee, commissions; hourly.

Contact: Donna Manzo, senior vp.

Marsh-Captive Management Services (New Zealand)

151 Queen St.,
Auckland, New Zealand;
649-366-9263; fax: 649-309-9891
www.marsh.com

Founded: 2002.

Parent: Marsh & McLennan Cos. Inc.

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: 1 total.

Clients: 6 total captives: 6 directly managed, 3 formed in 2004. Captive premium volume, \$21,200,000. Capital and surplus managed, \$6,100,000.

Compensation: annual fee, commissions; hourly.

Contact: Peter J. Lowe, senior vp.

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.

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: 17 total.

Clients: 30 total captives: 30 directly managed, 2 formed in 2004. Captive premium volume, \$202,150,000. Capital and surplus managed, \$372,350,000.

Compensation: annual fee, commissions; hourly.

Officers: Vic Pannuzzo, senior vp; Stuart Herbert, vp.

Contact: Vic Pannuzzo, 65- 6531-2100; Stuart Herbert, 65-6531-2111.

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Marsh-Captive Management Services (South Africa)

The Marsh Centre, 88 Grayston Drive, Sandton, Gauteng 2010 South Africa; 27-11-506-5000; fax: 27-11-506-5401
www.marsh.com

Founded: 1999.

Parent: Marsh & McLennan Cos. Inc.

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: 12 total.

Clients: 3 total captives: 3 active captives, 3 directly managed, 1 formed in 2004. Captive premium volume, \$44,816,845. Capital and surplus managed, \$30,757,340.

Compensation: annual fee, commissions; hourly.

Officers: Volker von Widdern, managing director; Nicolette Erasmus, risk finance and captives manager.

Contact: Nicolette Erasmus; 27-11-506-5410.

Marsh-Captive Management Services (South Carolina)

151 Meeting St., Suite 301, Charleston, S.C. 29401; 843-577-1030; fax: 843-577-1027
www.marsh.com

Founded: 2003.

Parent: Marsh & McLennan Cos. Inc.

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: 5 total.

Clients: 31 total captives: 31 directly managed, 22 formed in 2004. Captive premium volume, \$279,746,559. Capital and surplus managed, \$823,089,705.

Compensation: annual fee, commissions; hourly.

Officers: Robert L. Johnson, senior vp/head-office; William A. Russell, assistant vp/account executive.

Contact: Robert L. Johnson; robert.l.johnson@marsh.com.

Marsh-Captive Management Services (Vermont)

100 Bank St., Suite 610, Burlington, Vt. 05401; 802-864-5599; fax: 802-859-3599
www.marsh.com

Founded: 1983.

Parent: Marsh & McLennan Cos. Inc.

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: 70 total.

Clients*: 197 total captives: 4 active protected cell companies, 197 directly managed, 15 formed in 2004. Captive premium volume, \$4,500,000,000. Capital and surplus managed, \$24,000,000,000.

Compensation: annual fee, commissions; hourly.

Officers: Julie S. Boucher, managing director/head-office; Chris A. Varin, senior vp.

Contact: Julie S. Boucher; 802-859-3550;

julie.s.boucher@marsh.com.

**Manages one captive in California, one captive in Delaware, one captive in Dublin, one captive in Hawaii, one captive in Illinois, one captive in Kentucky, one captive in New Jersey, one captive in Pennsylvania, one captive Rhode Island and 189 captives in Vermont.*

Meadowbrook Risk Management Ltd.

ICB Building, Roebuck St., Bridgetown, Barbados; 246-426-4684; fax: 246-426-4878
www.meadowbrook.com

Founded: 1986.

Parent: Meadowbrook Insurance Group Inc.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; loss control services; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; investment management; underwriting and ratemaking for captives.

Staff: 3 total, 1 professional.

Clients: 5 total captives: 4 active captives, 1 inactive captive, 5 directly managed. Captive premium volume, \$10,000,000. Capital and surplus managed, \$4,000,000.

Compensation: annual fee, \$17,000 minimum.

2004 gross revenue: \$130,000; 100% from fees charged for captive management.

Officers: Merton J. Segal, chairman; Robert S. Cubbin, president; Karen M. Spaun, treasurer.

Meadowbrook Risk Management Ltd.

P.O. Box HM 2340, Hamilton, HM JX, Bermuda; 441-292-7569; fax: 441-292-3299
www.meadowbrook.com

Founded: 1979.

Parent: Meadowbrook Insurance Group Inc.

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: 2 total, 1 professional.

Clients: 8 total captives: 2 active captives, 4 inactive captives, 2 active protected cell companies, 4 active individual protected cells, 8 directly managed. Captive premium volume, \$22,000,000. Capital and surplus managed, \$26,000,000.

Compensation: annual fee.

2004 gross revenue: \$330,000; 100% from fees charged for captive management.

Officers: Merton J. Segal, president; Robert S. Cubbin, James P. Kelly, vps.

Contact: James P. Kelly.

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.

Services: captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; reinsurance brokered for captives; underwriting and ratemaking for captives; association captive management.

Staff: 6 total, 4 professionals.

Clients: 24 total captives: 23 active captives, 1 inactive captive, 24 directly managed, 2 formed in 2004. Captive premium volume, \$841,700,000. Capital and surplus managed, \$644,200,000.

Contact: Martin R. Hole, president.

Monkton Insurance Services Ltd.

Grand Pavilion Commercial Center, P.O. Box 11383 APO, Grand Cayman, Cayman Islands B.W.I.; 345-945-9181; fax: 345-945-6985
www.monkton.com

Founded: 1997.

Services: captive feasibility studies; captive for-

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businessinsurance@reprintbuyer.com

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 mation; government reporting; accounting; computerized accounting; claims processing; loss forecasting; rent-a-captive management; reinsurance brokered to captives; reinsurance brokered for captives; association captive management.

Staff: 2 total, 1 professional.

Clients: 8 total captives: 5 active captives, 3 active protected cell companies, 8 active individual protected cells, 8 directly managed, 2 formed in 2004. Captive premium volume, \$38,700,000. Capital and surplus managed, \$34,200,000.

Compensation: annual fee, hourly.

2004 gross revenue: 100% from fees charged for captive management.

Contact: David Self, president.

O

ORG Captive Management Inc.

6805 Montana Highway 35,
 P.O. Box 510,
 Bigfork, Mont. 59911;
 406-752-9026; fax: 406-752-9036
www.orgco.com

Founded: 2003.

Parent: ORG Corp.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss forecasting; underwriting and ratemaking for captives; association captive management.

Staff: 3 total, 2 professionals.

Clients: 7 total captives: 7 active captives, 7 directly managed, 3 formed in 2004. Capital and surplus managed, \$15,000,000.

Compensation: annual fee, \$15,000 minimum; hourly: professional, \$150; clerical, \$35.

2004 gross revenue: 100% from fees charged for captive management.

Contact: Brenda M. Olson, president;
bolson@orgco.com

P

Pro Group Captive Management Services Inc.

810 E. Fifth St.,
 Carson City, Nev. 89701;
 775-887-2480; fax: 775-887-2481
www.saveoncomp.com

Founded: 2002.

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; investment management; associ-

ation captive management.

Staff: 7 total, 25 professionals.

Clients: 14 total captives: 14 active captives, 14 directly managed, 11 formed in 2004. Captive premium volume, \$18,500,000. Capital and surplus managed, \$15,000,000.

Compensation: annual fee, \$7,500 minimum; hourly: professional, \$100.

Contact: Robert L. Vogel, principal/vp-operations/captive manager.

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.

Services: captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; reinsurance brokered for captives; investment management; association captive management; rent-a-captive management.

Staff: 15 total, 9 professionals.

Clients: 71 total captives: 65 active captives, 6 active protected cell companies, 41 active individual protected cells, 71 directly managed, 6 formed in 2004. Captive premium volume, \$420,000,000.

Compensation: annual fee, commissions; hourly.

Officers: Nicholas S. Dove, president/principal; Nicholas M. Frost, senior vp/principal; Larry R. Turnbull, senior vp.

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.williscaptives.com

Founded: 1989.

Parent: Willis Group Holdings Ltd.

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; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 3 total, 1 professional.

Clients: 6 total captives: 6 active captives, 6 directly managed, 1 formed in 2004.

Officers: Alan Cheah, CEO; Ng Hwee Hong, divisional director-risk management services.

Risk Services-Arizona Inc.

2999 N. 44th St., Suite 250,
 Phoenix, Ariz. 85018;
 800-226-0793; fax: 941-906-7538
www.riskservcos.com

Founded: 2003.

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.

Staff: 5 total, 3 professionals.

Clients: 5 total captives: 5 active captives, 5 directly managed, 3 formed in 2004. Captive premium volume, \$9,122,473. Capital and surplus managed, \$6,768,000.

Compensation: annual fee, commissions; hourly.

2004 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 (Hawaii) Ltd.

900 Fort Street Mall, Suite 800,
 Honolulu, Hawaii 96813;
 808-540-3333; fax: 808-540-3334
www.riskservcos.com

Founded: 1998.

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.

Staff: 4 total, 3 professionals.

Clients: 4 total captives: 4 active captives, 4 directly managed. Captive premium volume, \$9,588,676. Capital and surplus managed, \$17,609,000.

Compensation: annual fee, commissions.

2004 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; Joseph Hu, director, 808-540-3333.

Risk Services (Bermuda) Ltd.

Armoury Building,
 37 Reid St., Second Floor,
 Hamilton, HM BX Bermuda;
 441-295-8441; fax: 441-292-1210
www.riskservcos.com

Founded: 1998.

Services: captive formation; government reporting; accounting; computerized account-

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ing; loss control services; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.

Staff: 5 total, 3 professionals.

Clients: 10 total captives: 9 active captives, 1 inactive captive, 10 directly managed. Captive premium volume, \$15,266,517. Capital and surplus managed, \$7,376,163.

Compensation: annual fee, commissions.

2004 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 L.L.C.

1501 Wilson Blvd., Suite 1110,
Arlington, Va. 22209;
703-812-8425; fax: 703-812-8605
www.riskservcos.com

Founded: 1997.

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.

Staff: 5 total, 4 professionals.

Clients*: 10 total captives: 10 active captives, 10 directly managed. Captive premium volume, \$20,252,515. Capital and surplus managed, \$10,072,707.

Compensation: annual fee, commissions.

2004 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.

**Manages eight captives in District of Columbia and two captives in South Carolina.*

Risk Services-Nevada Inc.

1210 South Valley View Blvd.,
Suite 114,
Las Vegas, Nev. 89102;
702-678-6868; fax: 702-678-6677
www.riskservcos.com

Founded: 1998.

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.

Staff: 18 total, 9 professionals.

Clients: 6 total captives: 6 active captives, 6 directly managed, 3 formed in 2004. Captive premium volume, \$44,616,717. Capital and

surplus managed, \$25,731,345.

Compensation: annual fee, commissions.

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.

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.

Staff: 5 total, 3 professionals.

Clients: 3 total captives: 3 active captives, 3 directly managed. Captive premium volume, \$17,307,823. Capital and surplus managed, \$11,262,196.

Compensation: annual fee, commissions.

2004 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 (a Beecher Carlson Co.)

1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Founded: 1976.

Parent: Beecher Carlson Holdings Inc.

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.

Staff: 40 total, 30 professionals.

Clients*: 11 total captives: 10 active captives, 1 active protected cell company, 11 directly managed. Captive premium volume, \$51,600,000. Capital and surplus managed, \$206,400,000.

Compensation: annual fee, hourly: professional, \$325; clerical, \$50.

2004 gross revenue: 60% from fees charged for captive management, 40% from other services.

Officers: Michael Murphy, president; Richard Poling, senior vp; Mark Ouimette, vp.

Contact: Michael Murphy.

**Manages two captives in Arizona, seven captives in Colorado, one captive in the District of Columbia and one captive in Nevada.*

RiskCap Cayman Ltd. (a Beecher Carlson Co.)

Strathvale House,
N. Church St., P.O. Box 1109 GT,
Georgetown, Grand Cayman,
Cayman Islands B.W.I.;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Founded: 1997.

Parent: Beecher Carlson Holdings Inc.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; loss control services; managing underwriting facilities; online access to claims data; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 40 total, 30 professionals.

Clients: 7 total captives: 5 active captives, 1 inactive captive, 1 active protected cell company, 1 active individual protected cells, 7 directly managed, 1 formed in 2004. Captive premium volume, \$16,000,000. Capital and surplus managed, \$18,000,000.

Compensation: annual fee, hourly: professional, \$325; clerical, \$50.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Michael Murphy, president; Richard Poling, senior vp; Mark Ouimette, vp.

Contact: Michael Murphy.

S

SB&T Captive Management Co.

40 Main St., Suite 500,
Burlington, Vt. 05401
802-863-5774; fax: 802-862-1424
www.sbtinsurance.com

Founded: 1982.

Parent: Hilb, Rogal & Hobbs Co.

Services: captive formation; government reporting; accounting; computerized accounting; reinsurance brokered for captives; claims reserves analysis; association captive management; rent-a-captive management.

Staff: 7 total, 6 professionals.

Clients: 34 total captives: 23 active captives, 11 inactive captives, 34 directly managed, 1 formed in 2004. Captive premium volume, \$315,775,000. Capital and surplus managed, \$251,256,000.

Compensation: annual fee, \$25,000 minimum; hourly: professional, \$90 to \$225; clerical, \$45 to \$60.

2004 gross revenue: \$650,000; 100% from fees charged for captive management.

Officers: Roger D. Teese, president/CEO; Bradley D. Matulonis, vp/CFO; Gary A. Gris-

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wold, director-captive operations.
Contact: Gary A. Griswold.

Strategic Risk Solutions (Bermuda) Ltd.

25 Church St., Third Floor,
Hamilton, HM NX Bermuda;
441-292-5939; fax: 441-295-7475
www.strategicrisks.com

Founded: 1993.

Parent: Strategic Risk Solutions Inc.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims reserves analysis; loss forecasting; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 6 total, 4 professionals.

Clients*: 7 total captives: 7 active captives, 7 directly managed, 2 formed in 2004. Captive premium volume, \$46,560,000. Capital and surplus managed, \$18,200,000.

Compensation: annual fee, \$30,000 minimum; hourly: professional, \$125 to \$300; clerical, \$30 to \$75.

2004 gross revenue: 79% from fees charged for captive management, 21% from other services.

Officers: Brady Young, Brent Clark, managing directors; Graham Lamb, director-finance.

Contact: Patrick Theriault, director finance and Vermont operations.

**Manages four captives in Bermuda and three captives in the Cayman Islands.*

Strategic Risk Solutions (Vermont) Ltd.

110 Main St., P.O. Box 1750,
Burlington, Vt. 05402;
802-860-1958; fax: 802-863-2198
www.strategicrisks.com

Founded: 1993.

Parent: Strategic Risk Solutions Inc.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims reserves analysis; loss forecasting; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 16 total, 14 professionals.

Clients*: 25 total captives: 24 active captives, 1 active protected cell company, 1 active individual protected cells, 25 directly managed, 6 formed in 2004. Captive premium volume, \$101,000,000. Capital and surplus managed, \$106,650,000.

Compensation: annual fee, \$30,000 minimum; hourly: professional, \$125 to \$300; clerical, \$30 to \$75.

2004 gross revenue: 60% from fees charged for captive management, 40% from other services.

Officers: Brady Young, Brent Clark, managing directors.

**Manages one captive in Arizona, three captives in South Carolina and 21 captives in Vermont.*

T

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.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; rent-a-captive management; association captive management.

Staff: 18 total, 4 professionals.

Clients: 16 total captives: 14 active captives, 2 active protected cell companies, 4 active individual protected cells, 16 directly managed, 1 formed in 2004. Captive premium volume, \$192,000,000. Capital and surplus managed, \$107,000,000.

Officers: Christopher J.N. Towner, executive chairman; Ricardo O. Knight, president; Gregory A. Smith, vp.

U

USA Risk Group (Bermuda) Ltd.

Windsor Place, 18 Queen St.,
Second Floor, P.O. Box HM 1601,
Hamilton, HM GX Bermuda;
441-296-3973; fax: 441-296-3973
www.usarisk.com

Parent: USA Risk Group.

Services: captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; managing underwriting facilities; reinsurance brokered for captives; association captive management; rent-a-captive management.

Staff: 3 total, 2 professionals.

Clients: 3 total captives: 3 active captives, 3 directly managed. Captive premium volume, \$339,000,000. Capital and surplus managed, \$119,000,000.

Compensation: annual fee, commissions; hourly: professional, \$250; clerical, \$60.

Officers: Stuart H. Grayston, president; Gary Osborne, Murray Nicol, vps; Andrew Sargeant, treasurer.

Contact: Stuart H. Grayston,
sgrayston@vim.usarisk.com; Murray Nicol,
mnicol@vim.usarisk.com.

USA Risk Group (BVI) Ltd.

P.O. Box 3140,
Road Town, Tortola
British Virgin Islands;
284-494-4850; fax: 284-494-7467
www.usarisk.com

Founded: 2000.

Parent: USA Risk Group.

Services: captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; managing underwriting facilities; reinsurance brokered for captives; association captive management; rent-a-captive management.

Staff: 3 total, 2 professionals.

Clients: 28 total captives: 25 active captives, 1 inactive captive, 2 active protected cell companies, 5 active individual protected cells, 28 directly managed, 14 formed in 2004. Captive premium volume, \$28,500,000. Capital and surplus managed, \$5,855,000.

Compensation: annual fee, commissions; hourly: professional, \$250; clerical, \$60.

Officers: Stuart H. Grayston, president; Gary Osborne, Murray Nicol, vps; Andrew Sargeant, treasurer.

Contact: Stuart H. Grayston, 441-296-3973,
sgrayston@vim.usarisk.com; Murray Nicol,
441-296-3973, mnicol@vim.usarisk.com.

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.

Services: captive formation; government reporting; accounting; computerized accounting; managing underwriting facilities; reinsurance brokered for captives; underwriting and ratemaking for captives.

Staff: 6 total, 4 professionals.

Clients: 31 total captives: 29 active captives, 2 inactive captives, 31 directly managed. Captive premium volume, \$128,197,000. Capital and surplus managed, \$58,820,000.

Compensation: annual fee, commissions; hourly: professional, \$100 to \$300; clerical, \$50 to \$100.

2004 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, executive vp; Paul Newton, vp/manager.

Contact: Gary Osborne, 800-872-7475,
gosborne@vim.usarisk.com; Paul Newton, 877-872-7475, pnewton@vim.usarisk.com.

USA Risk Group of Vermont Inc.

P.O. Box 306,
Montpelier, Vt. 05641;
802-229-5042; fax: 802-229-6280
www.usarisk.com

Founded: 1980.

Parent: USA Risk Group.

Services: computerized accounting; captive formation; loss control services; government reporting; accounting; managing underwriting facilities; reinsurance brokered for captives; underwriting and ratemaking for captives; asso-

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ciation captive management; rent-a-captive management.

Staff: 17 total, 12 professionals.

Clients*: 32 total captives: 30 active captives, 2 inactive captives, 32 directly managed. Captive premium volume, \$892,461,572. Capital and surplus managed, \$451,831,932.

Compensation: annual fee, commissions.

2004 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, executive vp.

Contact: Andrew Sargeant; 800-872-7475; asargeant@vim.usarisk.com.

*Manages one captive in Tennessee and 31 captives in Vermont.

USA Risk Group West Inc.

14300 N. Northsight Blvd., Suite 202,
Scottsdale, Ariz. 85260;
480-563-2315; fax: 503-905-9569
www.captiveguru.com

Founded: 2001.

Parent: USA Risk Group.

Services: captive formation; government reporting; accounting; computerized accounting; managing underwriting facilities; reinsurance brokered for captives; underwriting and ratemaking for captives; legal advice; association captive management; rent-a-captive management.

Staff: 3 total, 2 professionals.

Clients: 5 total captives: 5 active captives, 5 directly managed, 1 formed in 2004. Captive premium volume, \$14,877,000. Capital and surplus managed, \$43,640,000.

Compensation: annual fee, commissions; hourly: professional, \$100 to \$300; clerical, \$50 to \$100.

2004 gross revenue: 60% from fees charged for captive management, 40% from other services.

Officers: Marc J. Lapointe, vp/manager; Gary Osborne, executive vp.

Contact: Marc J. Lapointe, 888-872-7475, marc@captiveguru.com; Gary Osborne, 800-872-7475, gosborne@vim.usarisk.com.

W

Willis Management (Bermuda) Ltd.

Vallis Building, Par-la-Ville Road,
Third Floor, P.O. Box HM 1995,
Hamilton, HM HX Bermuda;
441-295-1272; fax: 441-295-4143
www.williscaptives.com

Founded: 1962.

Parent: Willis Group Holdings Ltd.

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; association captive management; rent-a-captive management; captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; managing underwriting facilities.

Staff: 19 total, 7 professionals.

Clients: 35 total captives: 27 active captives, 6 inactive captives, 1 active protected cell company, 1 inactive protected cell company, 35 directly managed, 4 formed in 2004. Captive premium volume, \$323,000,000. Capital and surplus managed, \$1,500,000,000.

Compensation: annual fee.

Officers: Guy F. Ragosta, president; J. Oliver Heyliger, managing director; Glenn H. Johnson, vp.

Contact: J. Oliver Heyliger; 441-278-0082.

Willis Management (Cayman) Ltd.

The Grand Pavilion Commercial Centre,
West Bay Road, P.O. Box 30600 SMB,
Grand Cayman, Cayman Islands B.W.I.;
345-949-6039; fax: 345-949-6621
www.williscaptives.com

Founded: 1993.

Parent: Willis Group Holdings Ltd.

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; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 5 total, 5 professionals.

Clients: 34 total captives: 26 active captives, 8 active protected cell companies, 17 active individual protected cells, 34 directly managed, 2 formed in 2004. Captive premium volume, \$875,000,000. Capital and surplus managed, \$286,000,000.

Compensation: annual fee.

2004 gross revenue: 100% from fees charged for captive management.

Officers: Guy F. Ragosta, president; Stephen Gray, vp; James Owen, assistant vp.

Contact: Stephen Gray.

Willis Management (Dublin) Ltd.

7-9 S. Leinster St.,
Dublin, Ireland;
353-1-407-4998; fax: 353-1-407-4997
www.williscaptives.com

Founded: 1989.

Parent: Willis Group Holdings Ltd.

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; reinsurance brokered to captives; underwriting and ratemaking for captives; asso-

ciation captive management; rent-a-captive management.

Staff: 11 total, 9 professionals.

Clients: 17 total captives: 16 active captives, 1 inactive captive, 17 directly managed, 3 formed in 2004. Captive premium volume, \$220,000,000.

Compensation: annual fee, hourly.

Officers: Tim Byrne, managing director; Martin Scullion, director.

Willis Management (Gibraltar) Ltd.

Europort, Suite 827, P.O. Box 820,
Gibraltar;
350-51-801; fax: 350-43-870
www.williscaptives.com

Founded: 1981.

Parent: Willis Group Holdings Ltd.

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; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management.

Staff: 7 total, 4 professionals.

Clients: 4 total captives: 4 active captives, 4 directly managed, 1 formed in 2004. Captive premium volume, \$52,902,600. Capital and surplus managed, \$21,495,508.

Compensation: annual fee, \$110,000 minimum.

2004 gross revenue: \$750,000; 100% from fees charged for captive management.

Officers: Bruno Callaghan, David Prince, directors.

Willis Management (Guernsey) Ltd.

The Albany, S. Esplanade,
P.O. Box 384,
St. Peter Port, Guernsey GY1 4NF
Channel Islands;
44-1481-720-049; fax: 44-1481-710-455
www.williscaptives.com

Founded: 1980.

Parent: Willis Group Holdings Ltd.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; 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.

Staff: 33 total, 16 professionals.

Clients: 51 total captives: 44 active captives, 7 active protected cell companies, 18 active individual protected cells, 51 directly managed, 3 formed in 2004. Captive premium volume, \$300,000,000.

Compensation: annual fee.

Officers: Dominic Wheatley, managing director;

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Martin Best, Shaun Brook, Richard Falla, directors.

Contact: Dominic Wheatley.

Willis Management (Hawaii) Ltd.

American Savings Bank Tower,
1001 Bishop St., Suite 1503,
Honolulu, Hawaii 96813;
808-521-0723; fax: 808-521-0724
www.williscaptiives.com

Founded: 2002.

Parent: Willis Group Holdings Ltd.

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; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 2 total, 2 professionals.

Clients*: 15 total captives: 15 active captives, 15 directly managed, 3 formed in 2004. Captive premium volume, \$184,000,000. Capital and surplus managed, \$70,000,000.

Compensation: annual fee, hourly.

2004 gross revenue: 90% from fees charged for captive management, 10% from other services.

Officers: Jason Palmer, managing director.

**Manages 13 captives in Hawaii, one captive in Minnesota and one captive in Tennessee.*

Willis Management (Isle of Man) Ltd.

Tower House, Loch Promenade,
Douglas, IM1 2LZ Isle of Man;
44-1624-696-100; fax: 44-1624-661-586
www.williscaptiives.com

Founded: 1982.

Parent: Willis Group Holdings Ltd.

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; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 24 total, 19 professionals.

Clients: 36 total captives: 34 active captives, 2 active protected cell companies, 36 directly managed, 1 formed in 2004. Captive premium volume, \$420,623,400. Capital and surplus managed, \$743,831,492.

Compensation: annual fee, hourly.

Officers: Paul Kiernan, managing director; Avril McElwaine, Malcolm Cutts-Watson, directors.

Willis Management (New York)

7 Hanover Square,
New York, N.Y. 10004;
212-837-0757; fax: 212-804-0580
www.williscaptiives.com

Founded: 2003.

Parent: Willis Group Holdings Ltd.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims reserves analysis; loss control services; managing underwriting facilities; loss control services; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.

Staff: 3 total, 2 professionals.

Clients: 3 total captives: 3 active captives, 3 directly managed, 2 formed in 2004.

Compensation: annual fee.

2004 gross revenue: \$300,000; 100% from fees charged for captive management.

Officers: Guy F. Ragosta, managing director; James R. Girardin, senior vp.

Contact: Thomas P. Stokes, managing director; thomas.stokes@willis.com.

Willis Management (Vermont) Ltd.

1 Lawson Lane, Suite 410,
Burlington, Vt. 05401;
802-658-9466; fax: 802-658-5520
www.williscaptiives.com

Founded: 1992.

Parent: Willis Group Holdings Ltd.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; loss control services; managing underwriting facilities; association captive management; rent-a-captive management.

Staff: 13 total, 11 professionals.

Clients*: 40 total captives: 36 active captives, 4 inactive captives, 40 directly managed, 4 formed in 2004. Captive premium volume, \$520,000,000.

Compensation: annual fee, hourly.

Officers: Guy F. Ragosta, regional executive officer; James R. Girardin, senior vp.

**Manages captives in Arizona, South Carolina, Tennessee and Vermont.*

Z

Zurich International (Bermuda) Ltd.

Wellesley House, 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.

Services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; association captive management; rent-a-captive management.

Staff: 5 total, 3 professionals.

Clients: 5 total captives: 3 active captives, 1 inactive captive, 1 active protected cell company, 10 active individual protected cells, 5 directly managed, 1 formed in 2004. Captive premium volume, \$18,800,000. Capital and surplus managed, \$51,000,000.

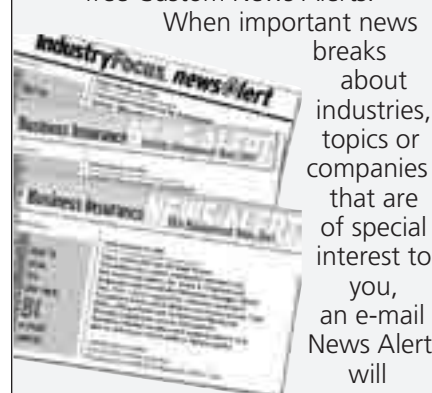
Compensation: annual fee, hourly.

Officers: Michael Deevy, CEO; Jasmine Haffee, chief accounting officer; Thomas Thorstainson, chief underwriting officer.

Contact: George Carnegie, account manager; 441-294-2417.

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A

Arizona

Arizona Department of Insurance
2910 N. 44th St., Suite 210
Phoenix, Ariz. 85018-7269;
602-912-8420; fax: 602-912-8421

Number of captives

2004	.39
2003	.18

Capital & surplus: Single-parent: \$250,000; association: \$500,000; protected cell: \$1 million.

Premiums to surplus: None.
Fees: \$1,000 for first year, \$5,500 annual renewal fee.

Taxes: None.

Laws: Title 20, Chapter 4 of Arizona Revised Statutes, Article 14.

Contact: Rod Morris, captive administrator.

Arkansas

Arkansas Insurance Department
1200 W. Third St.
Little Rock, Ark. 72201-1904;
501-371-2600; fax: 501-371-2629

Number of captives

2004	.1
2003	.1

Capital & surplus: Pure captive: \$250,000; industrial insured: \$500,000; producer reinsurance or special-purpose: \$600,000; association: \$750,000; sponsored: \$1 million.

Premiums to surplus: None.

Fees: \$200 application fee; \$300 annual license.

Taxes: \$5,000 minimum annual premium tax. Direct written premiums: 0.4% on first \$20 million, 0.3% on next \$20 million, 0.2% on next \$20 million and 0.075% thereafter. Reinsurance premiums: 0.225% on the first \$20 million, 0.15% on next \$20 million, 0.05% on next \$20 million and 0.025% thereafter.

Laws: Licensing and Regulation of Captive Insurers, 2001, amended in 2003.

Contact: Julie Benafield Bowman, state insurance commissioner.

B

Bahamas

Insurance Section,
Ministry of Economic Development
P.O. Box N-4849
Nassau, N.P. Bahamas;
246-426-3815; fax: 246-436-2699

Number of captives

2004	.19
2003	.18

Capital & surplus: \$200,000 capital or at discretion of regulator.

Premiums to surplus: 5-to-1.

Fees: \$25 application fee; \$2,500 annual registration fee; \$1,000 company registration fee.

Taxes: None.

Laws: The External Insurance Act, 1983. Chapter 318 as amended Dec. 24, 1996. The Subsidiary Legislation/ Chapter 318 External Insurance, 1987.

Contact: Roger G. Brown, registrar-insurance companies.

Barbados

Ministry of Finance and Economic Affairs
Bridgetown, Barbados;
246-426-3815; fax: 246-436-2699

Number of captives

2004	.257*
2003	.248*

Capital & surplus: \$125,000 cash

Premiums to surplus: 5-to-1 net premium to surplus. Less than \$5 million in premiums: net assets of \$125,000 or 20% of premium written. More than \$5 million: net assets of \$1 million plus 10% of premiums written.

Fees: \$250 application fee; \$2,500 annual license.

Taxes: None.

Laws: Exempt Insurance Act of 1983.

Contact: Carlos Belgrave, supervisor-insurance; sofi@caribsurf.com.

*BI estimate.

Bermuda

Bermuda Monetary Authority
26 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-5278; fax: 441-278-0289

Number of captives

2004	.1,150*
2003	.1,150*

Capital & surplus: \$120,000 for Class 1 (single-parent insuring only risks of parent and affiliates); \$250,000 for Class 2 (group/association deriving no more than 20% of net premiums from unrelated companies); \$1 million for Class 3 (more than 20% from unrelated companies).

Premiums to surplus: 20% below \$6 million; 10% above for Class 1 and 2; 15% for Class 3.

Fees: Registration fees—general business: Class 1, \$925; Class 2, \$1,575; Class 3, \$7,500. General and long-term business: \$7,500 for all classes. Annual fees: same.

Taxes: Company tax: minimum for Class 1 is \$3,635; minimum for Classes 2 and 3 is \$5,610.

Laws: Amendments to Insurance Act 1978.

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

Contact: Jeremy E. Cox, supervisor-insurance.

*BI estimate.

British Columbia

Financial Institutions Commission
1050 W. Pender St., Suite 1000
Vancouver, British Columbia V6E 3S7
Canada;
604-660-2947

Number of captives

2004	.13
2003	.12

Capital & surplus: \$200,000 Canadian (\$161,380).

Premiums to surplus: None.

Fees: \$500 Canadian (\$403) application fee; \$2,500 Canadian (\$2,017) registration fee; \$2,500 Canadian annual renewal fee.

Taxes: 30% federal income tax; 16% provincial income tax.

Laws: The British Columbia Insurance (Captive Company) Act of 1987.

Contact: Doug McLean, manager-provincial operations.

British Virgin Islands

Financial Services Commission
P.O. Box 418
Road Town, Tortola
British Virgin Islands;
284-494-4190

Number of captives

2004	.350
2003	.307

Capital & surplus: \$100,000 for P/C captives writing up to \$500,000 in net premiums; \$250,000 for life/health captives.

Premiums to surplus: 5-to-1 for P/C insurers writing up to \$5 million in net premiums.

Fees: \$500 application fee; \$2,000 annual renewal fee; \$5,000 license fee for segregated cell companies.

Taxes: None.

Laws: The Insurance Act, 1994. Insurance regulations, 1995.

Contact: Michael Oliver, director-insurance; oliverm@bvifsc.vg.

C

Cayman Islands

Cayman Islands Monetary Authority
Elizabethan Square
George Town, Grand Cayman,
Cayman Islands B.W.I.;
345-949-7089; fax: 345-949-2532

Number of captives

2004	.694
2003	.644

Continued on next page

Continued from previous page

Capital & surplus: \$120,000 for Class B license (most single-parent, P/C captives); \$240,000 if writing long-term coverages; \$360,000 if writing both long-term and general business.

Premiums to surplus: At discretion of regulator.

Fees: \$8,333 annual licensing fee; special-purpose vehicles pay \$300 per cell up to \$1,500 per year.

Taxes: None.

Laws: The Insurance Law (2003 revision).

Contact: Mary Lou Gallegos, head-insurance supervision; insurance@cimoney.com.ky.

Colorado

Colorado Division of Insurance
1560 Broadway, Suite 850
Denver, Colo. 80202;
303-894-7499

Number of captives

2004	10
2003	11

Capital & surplus: \$500,000 capital and surplus for single-parent and group captives.

Premiums to surplus: Pure captives: none; group captives: 3-to-1.

Fees: \$500 application fee; \$620 annual fee.

Taxes: Direct: greater of \$5,000 or 0.5% of first \$25 million of direct premiums written, 0.25% of next \$50 million and 0.1% thereafter. Reinsurance: 0.25% of first \$20 million in premiums and 0.1% thereafter.

Laws: The Colorado Captive Insurance Act of 1972.

Contact: Doug Dean, insurance commissioner.

D

Delaware

Delaware Department of Insurance,
Rehabilitation/Guaranty Division
841 Silver Lake Blvd.
Dover, Del. 19904;
302-739-4251, ext. 160;
fax: 302-739-2709

Number of captives

2004	5

Directory explanation box

The Directory of World's Captive Domiciles was developed by *Business Insurance* to help risk managers track developments and regulatory requirements in captive domiciles worldwide. The information is provided for domiciles with specific captive legislation or regulations and that are seeking to add captives; domiciles that merely allow captive formation under existing insurance legislation or are not currently seeking to attract captives are not included.

The directory provides information on captive domiciles—listed in alphabetical order—beginning with information on the

2003 4

Capital & surplus: Pure captive, \$200,000 capital/\$150,000 surplus; association, \$400,000/\$350,000; industrial \$200,000/\$300,000 (stock). Association, \$750,000 surplus; industrial: \$500,000 surplus (mutual).

Premiums to surplus: None.

Fees: \$200 application fee, \$300 annual fee, \$100 annual statement filing fee.

Taxes: Premium tax: 0.7% for first \$20 million, 0.5% for next \$20 million, 0.3% for next \$20 million and 0.1% for each dollar thereafter.

Laws: Title 18, Delaware Insurance Code, Chapter 69 (Captive Insurance Companies), 1984.

Contact: Darryl Reese, director-company regulations; darryl.reese@state.de.us.

District of Columbia

810 First St. N.E., Suite 701
Washington, D.C. 20002;
202-727-8000; fax: 202-535-1196

Number of captives

2004	40
2003	20

Capital & surplus: \$100,000

Premiums to surplus: Surplus: \$150,000 for pure captive; \$300,000 for association (stock), agency, rental; \$500,000 association (mutual) captive.

Fees: \$500 application fee; \$300 certification fee; \$300 annual renewal fee.

Taxes: Direct: 0.0025% on first \$25 million, 0.0015 on next \$25 million, 0.005% thereafter. Reinsurance: 0.225% on the first \$20 million of premiums, 0.15% on the next \$20 million and 0.025% thereafter. \$100,000 cap on all premium taxes.

Laws: The Captive Insurance Company Act of 2004.

Contact: Lawrence H. Mirel, commissioner-insurance.

Dublin

Irish Financial Services Regulatory
Authority
P.O. Box 9138, College Green
Dublin, 2 Ireland;

353-1-410-4000

Number of captives

2004	214
2003	205

Capital & surplus: Minimum share capital of 635,000 euros (\$840,944); additional contribution determined by review of business plan.

Premiums to surplus: Determined by review of business plan.

Fees: Supervisory fee is based on premium volume.

Taxes: 2% levy on nonlife premiums; corporate tax of 12.5%.

Laws: Insurance Act 2000 Irish Financial Services Regulatory Authority Act 2003; Insurance Act 1989.

Contact: Frank Brosnan, deputy head-nonlife insurance supervision; frank.brosnan@ifsra.ie.

G

Georgia

2 Martin Luther King Jr. Drive,
Suite 604, West Tower
Atlanta, Ga. 30334;
404-657-9206; fax: 404-657-7743

Number of captives

2004	14
2003	16

Capital & surplus: \$500,000.

Premiums to surplus: 3-to-1.

Fees: \$600 application fee, \$700 annual fee.

Taxes: Gross premiums written in Georgia: 2.25% state tax, 2.5% county and municipal tax. Workers comp captives must contribute to Subsequent Injury Trust Fund.

Laws: O.C.G.A. Title 33, Chapter 41, 1989.

Contact: Christopher Taylor, property and casualty supervisor; chris.taylor@mail.oci.state.ga.us.

Gibraltar

Commissioner of Insurance Financial
Services Commission
P.O. Box 940, Suite 943
Europort, Gibraltar;
350-40-283; fax: 350-40-282

Number of captives

2004	12
2003	12

Capital & surplus: New licenses: 2 million euros or 3 million euros (\$2.6 million to \$3.9 million) in respect of liability business. Transitional arrangements for existing licenses.

Premiums to surplus: 18% of gross annual premiums up to 50 million euros (\$66.2 million) plus 16% of premiums over 50 million euros, or 26% of average claims over prior three years.

Fees: £1,000 (\$1,918) application fee; £2,500 (\$4,797) annual license fee.

Taxes: Tax exempt by paying £225 (\$432) per year for 25 years; qualifying companies are taxed at up to 35%.

Laws: Insurance Companies Ordinance of 1987 and associated regulations.

Continued on next page

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Contact: *info@fsc.gi*.

Guam

Department of Revenue and Taxation
Building 13-1, Mariner Ave.,
P.O. Box 23607 GMF
Tiyán, Guam 96921;
671-475-1843; fax: 671-472-2643

Number of captives

2004	2
2003	1

Capital & surplus: Capital: \$50,000 for pure captive; \$100,000 for group captive; \$150,000 for industrial insured captive (stock); \$150,000 for protected cell companies. Surplus: \$100,000 for pure captive; \$150,000 group captive (stock); \$200,000 for industrial insured or group captive (mutual insurer) and protected cells.

Premiums to surplus: None (repealed 2003).

Fees: \$200 filing fee. \$3,500 insurance advisers review fee. \$2,500 annual license fee. \$750 fee for qualifying certificate. Registration \$51. \$1,000 qualifying certificate annual surveillance fee; \$3,500 insurance review fee for complex captive applications.

Taxes: Rebate of all income tax on underwriting income and dividends to shareholders. No gross receipts or premium tax.

Laws: Public Law 23-109, 1997. Public Law 24-266 allowing rebate of income tax on dividends. Public Law 27-54 allowing formation of protected cells within protected cell companies.

Contact: Andreas Jordanou, commissioner-banking and insurance;
ajordanou@mail.gov.gu.

Guernsey

Guernsey Financial Services Commission
La Plaiderie Chambers, La Plaiderie
St. Peter Port, Guernsey GY1 1WG
Channel Islands;
44-148-171-2706; fax: 44-148-171-2010

Number of captives

2004	410
2003	383

Capital & surplus: Minimum is £100,000 (\$191,870).

Premiums to surplus: Greater of 18% of net premiums for first £5 million (\$9.6 million), 16% thereafter; or 5% of loss reserves.

Fees: £3,380 (\$6,485) application and annual renewal fee.

Taxes: Four options: no tax but annual fee of £600 (\$1,151); sliding-scale tax on investment income of shareholders' funds; 20% of net profits; fixed rate of up to 30% for five years.

Laws: Insurance Business (Bailiwick of Guernsey) Law 2002.

Contact: Alan Fleming, director-insurance;
insdiv@gfsc.gg.

The schedule of the upcoming 2006
Business Insurance online directories and charts
is available on page 6.

H

Hawaii

State of Hawaii,
Department of Commerce & Consumer
Affairs Insurance Division
335 Merchant St., P.O. Box 3614
Honolulu, Hawaii 96811-3614;
808-586-0981

Number of captives

2004	147
2003	122

Capital & surplus: Minimum requirements vary by type of captive; additional requirements determined on a case-by-case basis.

Premiums to surplus: Varies by case.

Fees: \$1,000 application review.

Taxes: 0.25% on first \$25 million in premiums, 0.15% on next \$25 million, 0.05% thereafter.

Laws: Chapter 431, Article 19 of Hawaii's Revised Statutes.

Contact: Craig Watanabe, captive insurance administrator; *captiveins@dcca.hawaii.gov*.

Hong Kong

Insurance Authority
Queensway Government Offices,
66 Queensway, 21st Floor
Hong Kong;
852-2867-2565; fax: 852-2869-0252

Number of captives

2004	2
2003	2

Capital & surplus: Greater of 5% of net premiums written and net claims outstanding, or \$2 million Hong Kong (\$258,400).

Premiums to surplus: None.

Fees: \$22,600 Hong Kong (\$2,897) authorization fee.

Taxes: Corporate tax is 17.5%.

Laws: The Insurance Companies Ordinance, Chapter 41 of the laws of Hong Kong.

Contact: *iamail@oci.gov.hk*.

Illinois

Illinois Insurance Department
320 W. Washington
Springfield, Ill. 62767;
217-782-4515; fax: 217-782-5020

Number of captives

2004	3
2003	3

Capital & surplus: \$2 million.

Premiums to surplus: None.

Fees: \$3,500 application fee.

Taxes: Subject to same taxes as all insurers.

Laws: Article VIIC of the State Insurance Code, 1987.

Contact: Etta Mae Credi, assistant deputy director; *etta_mae_credi@ins.state.il.us*.

Isle of Man

Isle of Man Government Insurance and
Pensions Authority
HSBC House, Ridgeway St.
Douglas, IM1 1ER Isle of Man;
44-162-464-6000; fax: 44-162-464-6001

Number of captives

2004	175
2003	173

Capital & surplus: £500,000 (\$959,350) for long-term; £150,000 (\$287,805) for general; £100,000 (\$191,870) for reinsurance; £50,000 (\$95,935) for restricted.

Premiums to surplus: None.

Fees: £1,500 (\$2,878) application fee; £3,250 (\$6,236) annual license renewal fee.

Taxes: Standard tax is 18%. Isle of Man companies operating internationally may elect 1% to 35% taxation. Insurers, including captives, can elect to pay a 0% tax rate.

Laws: Insurance Act 1986; Insurance (Amendment) Acts 1993, 1995 and 2004; Protected Cell Companies Act 2004.

Contact: David A. Vick, chief executive/insurance supervisor; *ipa@gov.im*.

J

Jersey

Jersey Financial Services Commission
Nelson House, David Place,
P.O. Box 267
St. Helier, JE4 8TP Jersey;
44-1534-822-000; fax: 44-1534-822-001

Number of captives

2004	13
2003	15

Capital & surplus: £100,000 (\$191,870) or at regulator's discretion.

Premiums to surplus: Property/casualty: 17.5% of net premiums; life: 2.5% of long-term business fund.

Fees: Category A: £2,000 (\$3,837) for property/casualty, £4,000 (\$7,674) for life. Category B: £3,500 (\$6,715) for property/casualty; £7,000 (\$13,430) for life.

Taxes: Maximum stamp duty is £2,500 (\$4,797). 20% standard rate; exempt captives pay £600 (\$1,145) per year.

Laws: Insurance Business (Jersey) Law, 1996, General Provisions and Solvency Margin Orders, 1996.

Contact: Nigel Woodroffe, director-insurance;
info@jerseyfsc.org.

K

Kansas

420 S.W. 9th St.
Topeka, Kan. 66612;
785-296-3071; fax: 785-296-7805

Number of captives

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2004	1
2003	0

Capital & surplus: Capital: \$100,000 for pure captive; \$200,000 for industrial captive (stock); Surplus: \$150,000 for pure captive; \$300,000 for industrial captive (stock); \$500,000 for industrial captive (mutual).

Premiums to surplus: Determined by review of business plan.

Fees: \$500 application fee; \$110 registration fee; \$110 annual renewal fee.

Taxes: 2% premium tax.

Laws: K.S.A. 40-4301 et seq.

Contact: Sandy Praeger, insurance commissioner.

L

Labuan

Labuan Offshore Financial Services Authority
Main Office Tower, Financial Park
Jalan Merdeka, 87000 F.T. Labuan;
60-87-591-200; fax: 60-87-413-328

Number of captives

2004	21*
2003	21

Capital & surplus: Single/multiowner captive: 300,000 ringgit (\$78,960); rent-a-captive/cell captive: 500,000 ringgit (\$131,600).

Premiums to surplus: Single/multiowner captive: 300,000 ringgit; rent-a-captive/cell captive: 500,000 ringgit.

Fees: 6,000 ringgit (\$1,579) for incorporation; 10,000 ringgit (\$2,632) annual license fee; 13,000 (\$3,421) ringgit for master rent-a-captive and 3,000 ringgit for subsidiary rent-a-captive.

Taxes: 3% of net income or 20,000 ringgit (\$5,264).

Laws: The Offshore Insurance Act 1990, amended in 1997, 2001.

Contact: Danial Mah Abdullah, director-regulation; communication@lofsa.gov.my.

*BI estimate.

Luxembourg

Commissariat aux Assurances
7 Blvd. Royal
L-2449 Luxembourg;
352-226-911; fax: 352-226-910

Number of captives

2004	219
2003	216*

Capital & surplus: 1.2 million euros (\$1.6 million).

Premiums to surplus: 10% for nonlife, 2% for life.

Fees: 1,500 euros (\$1,987) for incorporation. Annual license fee of 3,000 euros (\$3,973).

Taxes: Varies. Basic rates: 26% corporate tax.

Laws: 1991 Insurance Law and Grand Ducal Regulations, amended 1994, 2001, 2004.

Contact: Victor Rod, insurance commissioner;

commassu@commassu.lu.

*BI estimate.

M

Maine

Maine Bureau of Insurance
34 State House Station
Augusta, Maine 04333-0034;
207-624-8496; fax: 207-624-8599

Number of captives

2004	0
2003	0

Capital & surplus: Pure: \$100,000 in capital, \$150,000 in surplus; industrial insured (stock): \$200,000 in capital, \$300,000 in surplus; industrial insured (mutual): \$500,000 in surplus; association stock: \$400,000 in capital, \$350,000 in surplus; association mutual: \$750,000 in surplus.

Premiums to surplus: None.

Fees: \$1,000 initial fee; \$100 for license; \$100 for financial statement; \$500 fee for captives that redomesticate to Maine.

Taxes: 0.375% of first \$20 million in direct gross premiums, 0.30% of next \$20 million, 0.20% of next \$20 million and 0.075% thereafter; slightly less for captive reinsurers. Minimum tax is \$4,000 per year; 2% of gross direct premiums if parent is a Maine corporation.

Laws: Title 24-A, Chapter 83, Sections 6701-6720, 1997.

Contact: Kendra Godbout, director-financial analysis; kendra.l.godbout@maine.gov.

Malta

Malta Financial Services Authority
(Insurance Unit)
Attard, Malta;
356-21-441-155; fax: 356-21-441-189

Number of captives

2004	1
2003	1*

Capital & surplus: 100,000 lira (\$306,870).

Premiums to surplus: Solvency margin set in accordance with European Union directives.

Fees: 500 lira (\$1,534) application fee; 500 lira acceptance fee; 3,068 lira (\$348) annual renewal fee.

Taxes: Corporate tax is 35%. Companies may operate foreign income accounts and get a tax refund on distributions to nonresident shareholders.

Laws: Insurance Business Act, 1998.

Contact: director-insurance; communications@mfsc.com.mt.

*BI estimate.

Mauritius

Financial Services Commission
Harbour Front Building,
President John Kennedy St.,
Fourth Floor
Port Louis, Mauritius;
230-210-7000; fax: 230-208-7172

Number of captives

2004	13
2003	13

Capital & surplus: \$100,000.

Premiums to surplus: Solvency margin: higher of 15% of premiums or \$100,000.

Fees: \$500 processing fee; \$1,500 annual fee.

Taxes: 15% corporate income tax; 80% foreign tax credit available.

Laws: Financial Services Development Act 2001; Companies Act 2001; PCC Act 2000; Guidelines on the Regulation and Supervision of Captive Insurance Business in Mauritius and Financial Services Development Regulations 2001.

Contact: fscmauritius@intnet.mu.

Montana

Montana State Auditor's Office
840 Helena Ave.
Helena, Mont. 59601;
406-444-2040; fax: 406-444-3497

Number of captives

2004	10
2003	9

Capital & surplus: Pure captive: \$250,000; industrial insured: \$500,000; association: \$750,000.

Premiums to surplus: None.

Fees: \$200 application fee; \$300 annual license.

Taxes: \$5,000 minimum annual premium tax. Direct written premiums: 0.4% on first \$20 million, 0.3% on next \$20 million, 0.2% on next \$20 million and 0.075% thereafter. Reinsurance premiums: 0.225% on the first \$20 million, 0.15% on next \$20 million, 0.05% on next \$20 million and 0.025% thereafter.

Laws: Title 33, Chapter 28, Captive Insurance Companies, 2001.

Contact: stateauditor@state.mt.us.

N

Netherlands Antilles

Bank van de Nederlandse Antilles
(Central Bank)
Simon Bolivar Plein 1
Curacao, Netherlands Antilles;
599-9-434-5500; fax: 599-9-461-5004

Number of captives

2004	18
2003	18

Capital & surplus: None

Premiums to surplus: Solvency margin: the higher of 15% of net premiums or 300,000 guilders (\$179,460) for nonlife; higher of 4% of net technical reserves or 400,000 guilders (\$239,280) for life.

Fees: 6,000 guilders (\$3,589) application fee; 3,000 guilder (\$1,795) annual license fee.

Taxes: 2,500 guilders (\$1,495) fixed.

Laws: Special Insurance License Decree, 1992.

Contact: Nataly Davelaar-Mercelina, superintendent-insurance.

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Nevada

Division of Insurance, State of Nevada
788 Fairview Drive, Suite 300
Carson City, Nev. 89701-5453;
775-687-4270, ext. 277;
fax: 775-687-3934

Number of captives

2004	.38
2003	.19

Capital & surplus: \$250,000 for pure captive; up to \$750,000 for rent-a-captive.

Premiums to surplus: 3-to-1 to 5-to-1.

Fees: \$500 application fee; \$300 annual renewal fee; application review fee of up to \$3,000.

Taxes: 0.4% on first \$20 million of net direct premium, 0.2% on next \$20 million and 0.075% thereafter.

Laws: Chapter 694C of Nevada Revised Statutes and Nevada Administrative Code.

Contact: Alice Molasky-Arman, commissioner-insurance; lcommish@doi.state.nv.us.

New York

New York Insurance Department
25 Beaver St.
New York, N.Y. 10004;
212-480-2757
www.nycaptives.com.

Number of captives

2004	.28
2003	.18

Capital & surplus: \$250,000 for single-parent captives; \$500,000 for group captives. Parent or each group member must have total net worth of at least \$100 million.

Premiums to surplus: At discretion of regulator.

Fees: Minimum of \$50 for pure captive, \$100 for group captive.

Taxes: Premiums related to N.Y. risks: 0.4% to 0.075% (direct) and 0.225% to 0.025% (reinsurance). Captives also pay Insurance Department assessments in range of 0.02% to 0.03% of N.Y. direct written premiums.

Laws: Article 70 of the New York Insurance Law.

Contact: Jody Wald, captive insurance coordinator.

O

Oklahoma

Oklahoma Insurance Department
2401 NW 23rd St., Suite 28
Oklahoma City, Okla. 73107;
405-521-2828; fax: 405-522-2640

Number of captives

2004	.0
2003	.0

Capital & surplus: Pure captive: 100,000; association stock insurer: \$400,00; industrial captive incorporated as a stock insurer: \$200,000; sponsored captive, \$500,000.

Premiums to surplus: Pure captive: \$150,000; association stock insurer: \$300,000; associa-

tion mutual insurer: \$750,000; industrial mutual: \$500,000; sponsored captive: \$500,000; reciprocal: \$1 million.

Fees: \$200 application fee; \$300 annual license.

Taxes: \$5,000 minimum annual premium tax; 0.4% on first \$20 million, 0.2% on next \$20 million, 0.075% thereafter (direct) and 0.255% on first \$20 million, 0.15% on next \$20 million, 0.05% on next \$20 million, 0.025% thereafter.

Laws: Oklahoma Captive Insurance Company Act, 36 O.S. Section 6470.1 et. Seq.

Contact: Kim Holland, commissioner.

P

Panama

World Trade Center,
Ave. Ricardo Arias y Calle 51,
P.O. Box 832/1683
Panama City, Republic of Panama;
507-214-7484; fax: 507-214-7482

Number of captives

2004	.3
2003	.8

Capital & surplus: \$150,000 for nonlife; \$250,000 for life.

Premiums to surplus: 5-to-1.

Fees: \$1,000 application fee; \$2,000 annual license fee.

Taxes: None.

Laws: Law 60, 1996.

Contact: Ricardo E. Garcia, superintendent-insurance and reinsurance.

Puerto Rico

Office of the Commissioner of Insurance
Fernandez Juncos Station,
P.O. Box 8330
Santurce, Puerto Rico 00910-8310;
787-722-8686; fax: 787-722-4400
www.ocs.gobierno.pr

Number of captives

2004	.0
2003	.0

Capital & surplus: Minimum: \$500,000 for Class 1 "pure" captives; \$500,000 for Class 2 "association" captives. To be authorized: \$500,000 for Class 1 "pure" captive; \$750,000 for Class 2 "association" captive.

Premiums to surplus: For both Class 1 "pure" captive and Class 2 "association" captive; 20% or 5 to 1.

Fees: \$350 general application fee. \$750 application fee for Class 1 captive; \$1,000 application fee for Class 2 captive.

Taxes: International companies exempt from Puerto Rico taxation.

Laws: Puerto Rico Insurance Code, as amended by Public Law Nos. 399 and 400, signed Sept. 22, 2004, and effective March 22, 2005.

Contact: Osvaldo Ramirez-Bermudez, executive aide; Diana Nassar-Veglio, special aide.

Business Insurance's 2005 directories are available as searchable databases in the directories area of www.businessinsurance.com

R

Rhode Island

Department of Business Regulation-
Insurance Division
233 Richmond St., Suite 233
Providence, R.I. 02903;
401-222-5446; fax: 401-222-5475

Number of captives

2004	.0
2003	.1

Capital & surplus: Minimum capital: single-parent, \$100,000; industrial insured, \$200,000; association, \$400,000. Minimum surplus: single-parent, \$150,000; industrial insured, \$300,000 (stock) or \$500,000 (mutual); association, \$750,000.

Premiums to surplus: At discretion of regulator.

Fees: \$1,000 application fee; \$500 annual license fee.

Taxes: \$2,500 minimum tax. Direct premiums: 0.2% on first \$20 million, 0.15% on next \$20 million, 0.10% on next \$20 million and 0.0375% thereafter. Reinsurance premiums: 1.25% on first \$20 million, 0.075% on next \$20 million, 0.025% on next \$20 million and 0.0125% thereafter.

Laws: Rhode Island Statutes: Title 27 Insurance; Chapter 43, Captive Insurance Companies.

Contact: Joseph Torti, associate director/superintendent-insurance; jtorti@dbi.state.ri.us.

S

Singapore

Insurance Supervision Department,
Monetary Authority of Singapore
MAS Building, 10 Shenton Way
079117 Singapore;
656-229-9440; fax: 656-229-9694

Number of captives

2004	.57
2003	.49

Capital & surplus: \$400,000 Singapore (\$245,280).

Premiums to surplus: Assets must equal liabilities if writing risks outside Singapore; otherwise, highest of \$400,000 Singapore, 20% of previous year's net premiums or 20% of that year's loss reserves.

Fees: \$5,000 Singapore (\$3,066) annual fee.

Taxes: Corporate tax is 20%. Captives may apply for a 10% concessionary tax rate on their offshore business.

Laws: Insurance Act (Chapter 142), amended Jan. 1, 2004.

Contact: Low Kwok Mun, executive director.

South Carolina

South Carolina Department of Insurance
P.O. Box 100105
Columbia, S.C. 29202;
807-737-6212; fax: 803-737-6229

Continued on next page

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Number of captives

2004	114
2003	67

Capital & surplus: Pure captive: \$100,000 capital/ \$150,000 surplus. Industrial insured: \$200,000 capital/ \$300,000 (stock), \$500,000 (mutual) in surplus. Association: \$400,000 capital/ \$350,000 (stock), \$750,000 (mutual) in surplus. Sponsored: Varies with the risk.

Premiums to surplus: Varies by company.

Fees: \$200 application fee; \$300 licensing fee; \$500 annual renewal fee. Application review fees are \$12,000 for special purpose financial captives and \$2,400 for all others.

Taxes: Subject to \$100,000 cap. Direct: 0.4% on first \$20 million of premiums, 0.3% thereafter. Reinsurance: 0.225% on first \$20 million of premiums, 0.15% on next \$20 million, 0.05% on next \$20 million and 0.025% thereafter.

Laws: S.C. Code of Laws 38-90-10 and 38-10-10 with regulation 69-60.

Contact: Eleanor Kitzman-director; scdimail@doi.state.sc.us.

South Dakota

South Dakota Division of Insurance
45 E. Capitol
Pierre, S.D. 57501-2000;
605-773-4359; fax: 605-773-5369

Number of captives

2004	1
2003	1

Capital & surplus: \$100,000 capital/\$100,000 surplus.

Premiums to surplus: None.

Fees: \$500 for certificate of authority.

Taxes: 0.25% of premiums; minimum tax is \$5,000.

Laws: Chapter 58-46, 1996.

Contact: Wendell Malsam, chief examiner; wendellm@crpr1.state.sd.us.

Switzerland

BPV, Friedheimweg 14
Bern, CH 3003 Switzerland;
41-31-322-7911; fax: 41-31-323-7156

Number of captives

2004	50
2003	34

Capital & surplus: Captives writing third-party business: 10 million Swiss francs (\$8.6 million); captive reinsurers: 1 million Swiss francs (\$860,100) and 20% of premium.

Premiums to surplus: Same as capital & surplus.

Fees: Varies annually by market share; minimum of 2,000 Swiss francs (\$1,720).

Taxes: 8.5% federal tax on profits; additional tax rates vary by district. Stamp duty is 1%.

Laws: 1978 Insurance Supervisory Law.

Contact: Herbert Luthy, Swiss insurance commissioner.

Business Insurance's 2005 charts are available for reprints by contacting Reprint Management Services at 800-290-5460, ext. 160 or businessinsurance@reprintbuyer.com

T**Tennessee**

Department of Commerce and Insurance
500 James Robertson Parkway
Nashville, Tenn. 37243;
615-741-1504

Number of captives

2004	4
2003	4

Capital & surplus: \$750,000 for single-parent, nonprofit, municipality and utility district captives; \$1 million for group captives.

Premiums to surplus: None. Minimum premiums: \$500,000 for single-parent; \$1 million for group captives.

Fees: \$675 application fee. Annual minimum fee: \$5,000 for single-parent; \$10,000 for group captives. Any premium tax paid is counted against minimum.

Taxes: 1% of gross direct written premiums (includes out-of-state premiums if not taxed by another state).

Laws: The Tennessee Captive Insurance Company Act, Chapter 13, Title 56, 1978.

Contact: Kathy Fussell, insurance analysis director; kathy.fussell@state.tn.us.

Turks & Caicos

Harry E. Francis Building,
P.O. Box 173, Pond St.
Grand Turk, Turks & Caicos Islands;
649-946-2791; fax: 649-946-2821

Number of captives

2004	164*
2003	159*

Capital & surplus: \$100,000 for general insurers; \$180,000 for life insurers. Subject to review of business plan.

Premiums to surplus: 5-to-1 for captives writing up to \$5 million in net premiums.

Fees: \$500 license application fee; \$2,000 annual renewal fee.

Taxes: None.

Laws: Turks & Caicos Insurance Ordinance of 1989 and accompanying 1990 regulations.

Contact: Albert P. Smith, superintendent-insurance; fsc@tcicway.tc.

*Excludes credit life insurers.

U**U.S. Virgin Islands**

Office of the Lieutenant Governor,
Division of Banking and Insurance
18 Kongens Gade, Charlotte Amalie
St. Thomas, U.S. Virgin Islands;
340-774-7166; fax: 340-774-9458

Number of captives

2004	7
2003	7

Capital & surplus: Single-parent: \$50,000 capital/\$70,000 surplus; industrial insured: \$75,000/\$125,000; association:

\$100,000/\$220,000 (stock). Industrial:

\$200,000 surplus; association: \$320,000 surplus (mutual).

Fees: \$1,100 application fee; \$6,100 annual licensing fee.

Taxes: Annual franchise tax of \$1,000.

Laws: Virgin Islands International Insurers Act, Title 22, Virgin Islands Code, Chapter 55.

Contact: Deverita Carty Sturdivant, director; vidoi001@aol.com.

Utah

Utah Insurance Department
3110 State Office Building
Salt Lake City, Wash. 84114;
801-538-3870; fax: 801-538-3829

Number of captives

2004	2
2003	2

Capital & surplus: Pure captive: \$250,000; industrial insured: \$500,000; association captives: \$750,000; reciprocal captive, sponsored captive, \$1 million.

Premiums to surplus: At discretion of regulator.

Fees: \$202 initial application fee; \$5,000 initial license fee; \$5,000 annual renewal fee.

Taxes: None.

Laws: Captive Insurance Companies Act.

Contact: Neal T. Gooch, deputy insurance commissioner; ngooch@utah.gov.

V**Vermont**

Vermont Department of Banking,
Insurance, Securities and Health Care
Administration
89 Main St., Drawer 20
Montpelier, Vt. 05620-3101;
802-828-3304; fax: 802-828-3460
www.bishca.state.vt.us/captives/capindex.html

Number of captives

2004	524
2003	507

Capital & surplus: \$250,000 for single-parent; \$500,000 for industrial insured or sponsored; \$750,000 for association captives; \$1 million for risk retention groups. Approved letters of credit can be used toward capitalization.

Premiums to surplus: None.

Fees: \$200 initial application fee; \$300 annual license fee.

Taxes: \$7,500 minimum annual premium tax. Direct written premiums: 0.38% on first \$20 million, 0.285% on next \$20 million, 0.19% on next \$20 million and 0.072% thereafter. Reinsurance premiums: 0.214% on the first \$20 million, 0.143% on next \$20 million, 0.048% on next \$20 million and 0.024% thereafter.

Laws: Special Insurer Act of 1981.

Contact: Leonard D. Crouse, deputy commissioner-captive division.

Policyholder-owned alternative risk financing facilities

A

Affinity Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.;
345-946-2100; fax: 345-946-2110
www.affinityinsuranceltd.com

Domicile: Cayman Islands.

Business conducted by membership: contractors, distributors, manufacturers.

Facility status: operational.

Risks insured: auto liability, auto physical damage, general liability, workers compensation.

Limits: statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: occurrence.

Access: direct.

First policy: January 1996.

2004 premium volume: \$73,521,486

2004 assets: \$170,172,859

2004 capital/surplus: \$46,047,884

Policyholders: 164 in 2004; 178 estimated for 2005.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mkgibbs@kensington.ky; Tom Ullrich, senior vp-Captive Resources L.L.C., 847-879-2360,
tullrich@captiveveresources.com.

Alliance of Nonprofits for Insurance, Risk Retention Group

Alliance Member Services
P.O. Box 8546
Santa Cruz, Calif. 95061-8546;
800-359-6422; fax: 831-459-0853
www.ani-rrg.org

Domicile: Vermont.

Business conducted by membership: tax-exempt nonprofit organizations

Facility status: operational.

Risks insured: auto liability, D&O, general liability, improper sexual conduct, social service professional liability.

Limits: \$1,000,000 primary/\$5,000,000 umbrella.

Policy forms: occurrence.

Access: selected brokers.

First policy: September 2001.

2004 premium volume: \$13,098,306

2004 assets: \$25,728,000

2004 capital/surplus: \$6,798,407

Policyholders: 1,216 in 2004; 1,500 estimated for 2005.

Contact: Susan Bradshaw, vp-marketing and member/broker services.

American Assn. of Orthodontists Insurance Co., Risk Retention Group

USA Risk Group of Vermont Inc.
P.O. Box 306
Montpelier, Vt. 05601;
802-229-5042; fax: 802-229-6280
www.aaic.com

Domicile: Vermont.

Business conducted by membership: orthodontists.

Membership: American Assn. of Orthodontists.

Facility status: operational.

Risks insured: orthodontists professional liability.

Limits: \$100,000 to \$3,000,000 per occurrence/\$3,000,000 aggregate.

Policy forms: claims made/occurrence.

Access: direct.

First policy: June 1995.

2004 premium volume: \$5,776,467

2004 assets: \$16,592,283

2004 capital/surplus: \$3,792,031

Policyholders: 3,762 in 2004; 3,800 estimated for 2005.

Contact: Scott Cant, manager-products and services.

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

Domicile: Bermuda.

Business conducted by membership: banking.

Facility status: operational.

Risks insured: combination safe depository liability, computer crime and Internet banking, D&O, employment practices liability, entity E&O, excess bank employee dishonesty bond, financial institution bond, stamp bond, trust E&O.

Access: all brokers, direct.

First policy: February 1987.

2004 premium volume: \$28,365,670

2004 assets: \$119,530,410

2004 capital/surplus: \$41,262,536

Policyholders: 1,730 in 2004; 1,800 estimated for 2005.

Contact: Stephen Palmer, account executive.

American Contractors Insurance Group

ACIG Insurance Co.
12222 Merit Drive, Suite 1660
Dallas, Texas 75251;
972-702-9004; fax: 972-687-0603
www.acig.com

Parent company: American Contractors Insurance

Group Ltd.

Domicile: Bermuda.

Business conducted by membership: construction contractors.

Facility status: operational.

Risks insured: auto liability, general liability, workers compensation.

Limits: \$2,000,000 liability/statutory workers compensation.

Minimum retention: \$250,000.

Policy forms: occurrence.

Access: all brokers, direct.

First policy: May 1981.

2004 premium volume: \$90,325,000

2004 assets: \$228,804,000

2004 capital/surplus: \$84,948,000

Policyholders: 35 in 2004; 37 estimated for 2005.

Contact: William S. McIntyre, chairman;
wsmcintyre@acig.com.

American Excess Insurance Exchange, Risk Retention Group

Premier Insurance Management
Services
150 Dorset St., Suite 238
South Burlington, Vt. 05403;
802-863-4400; fax: 704-733-4700
www.premierinc.com

Parent company: American Excess Assn.

Domicile: Vermont.

Business conducted by membership: nonprofit hospital systems.

Membership: Premier Inc.

Facility status: operational.

Risks insured: Excess hospital professional liability and general liability.

Limits: \$40,000,000.

Minimum retention: \$1,000,000.

Policy forms: claims made.

Access: direct.

First policy: April 1998.

2004 premium volume: \$49,685,000

2004 assets: \$245,380,852

2004 capital/surplus: \$66,530,050

Policyholders: 18 in 2004; 18 estimated for 2005.

Contact: Robert Dowdy, president.

Archway Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.;
345-946-2100; fax: 345-946-2110
www.archwaycaptive.com

Domicile: Cayman Islands.

Business conducted by membership: manufacturers, contractors, janitorial services.

Risks insured: auto liability, auto physical damage, general liability, workers compensation.

Continued on next page

BI RANKS

Largest policyholder-owned alternative risk facilities

Ranked by 2004 gross premiums written

Rank	Facility	Domicile	2004 gross premiums written	2004 participants	Business conducted by participants	Risks insured	Management company /Address	Phone /Fax /Web site	Contact
1	Associated Electric & Gas Insurance Services Ltd.	Bermuda	\$1,038,274,000	469	Utility and related energy industries	D&O, excess liability, employment practices, excess workers compensation, fiduciary liability, professional liability, property	AEGIS Insurance Services Inc. 10 Exchange Place, Jersey City, N.J. 07302	201-521-1200 Fax: 201-521-9555 www.aegislink.com	Gilbert Gould, senior vp
2	Oil Insurance Ltd.	Bermuda	\$442,835,000	83	Chemicals and mining, oil and gas exploration and production, petrochemicals, utilities	Control of well and third-party pollution liability, physical damage to property	OIL Management Services Ltd. ACE Tempest Re Building, 30 Woodbourne Ave., Third Floor, Pembroke, HM 08 Bermuda	441-295-0905 Fax: 441-295-0351 www.oil.bm	Douglas A. Kline, senior vp/COO
3	Raffles Insurance Ltd.	Cayman Islands	\$154,709,122	225	Contractors, distributors, manufacturers	Auto liability, auto physical damage, general liability, workers compensation	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands B.W.I.	345-946-2100 Fax: 345-946-2110 www.affinityinsurance.com	Michael Gibbs, president-Kensington Management Group Ltd.; Jennifer Beard, executive vp-Captive Resources L.L.C.
4	American Contractors Insurance Group	Bermuda	\$90,325,000	35	Construction contractors	Auto liability, general liability, workers compensation	ACIG Insurance Co. 12222 Merit Drive, Suite 1660, Dallas, Texas 75251	972-702-9004 Fax: 972-687-0603 www.acig.com	William S. McIntyre, chairman
5	Oil Casualty Insurance Ltd.	Bermuda	\$90,100,000	80	Chemicals and mining, oil and gas exploration and production, petrochemicals, utilities	Excess general liability	OIL Management Services Ltd. ACE Tempest Re Building, 30 Woodbourne Ave., Third Floor, Pembroke, HM 08 Bermuda	441-295-0905 Fax: 441-295-0351 www.oil.bm	George Hutchings, senior vp/COO
6	Affinity Insurance Ltd.	Cayman Islands	\$73,521,486	164	Contractors, distributors, manufacturers	Auto liability, auto physical damage, general liability, workers compensation	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands B.W.I.	345-946-2100 Fax: 345-946-2110 www.affinityinsurance.com	Michael Gibbs, president-Kensington Management Group Ltd.; Tom Ullrich, senior vp-Captive Resources L.L.C.
7	Churchill Casualty Ltd.	Cayman Islands	\$72,546,477	95	Contractors, distributors, manufacturers	Auto liability, auto physical damage, general liability, workers compensation	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands B.W.I.	345-946-2100 Fax: 345-946-2110 www.churchillcasualty.com	Michael Gibbs, president-Kensington Management Group Ltd.; Sam Meccia, senior vp-Captive Resources L.L.C.
8	Temporary Services Insurance Ltd.	Cayman Islands	\$50,924,509	106	Temporary employment companies, staffing firms	Workers compensation	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands B.W.I.	345-946-2100 Fax: 345-946-2110 www.tempsinsurance.com	Michael Gibbs, president-Kensington Management Group Ltd.; Luan Lee, vp-Captive Resources L.L.C.
9	American Excess Insurance Exchange, Risk Retention Group	Vermont	\$49,685,000	18	Nonprofit hospital systems	Excess hospital professional liability and general liability	Premier Insurance Management Services 150 Dorset St., Suite 238, South Burlington, Vt. 05403	802-863-4400 Fax: 704-733-4700 www.premierinc.com	Robert Dowdy, president
10	Traffic Insurance Ltd.	Cayman Islands	\$47,199,190	56	Trucking companies	Auto liability, auto physical damage, general liability, workers compensation	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands B.W.I.	345-946-2100 Fax: 345-946-2110	Michael Gibbs, president-Kensington Management Group Ltd.; Nicholas Hentges, executive vp-Captive Resources L.L.C.; Tim Gallagher, vp-Captive Resources L.L.C.

Source: BI survey

Visit www.businessinsurance.com for more information and access to the full searchable Directory of Alternative Risk Facilities.

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Limits: statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: occurrence.

Access: all brokers.

First policy: January 1995.

2004 premium volume: \$24,226,616

2004 assets: \$55,094,310

2004 capital/surplus: \$21,216,715

Policyholders: 47 in 2004; 50 estimated for 2005.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Denis Wiener, senior vp-Captive Resources L.L.C., 847-879-2359, dwiener@captiveresources.com.

Artisans Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: California-based contractors.

Facility status: operational.

Risks insured: auto liability, auto physical damage, workers compensation.

Limits: statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: occurrence.

Access: limited brokers.

First policy: January 1998.

2004 premium volume: \$21,762,949

2004 assets: \$39,867,790

2004 capital/surplus: \$15,556,357

Policyholders: 64 in 2004; 78 estimated for 2005.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Doug Hayden, vp-Captive Resources L.L.C., 847-879-2357, dhayden@captiveresources.com.

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

Directory explanation box

Listings in the online *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

Associated Electric & Gas Insurance Services Ltd.

AEGIS Insurance Services Inc.
10 Exchange Place
Jersey City, N.J. 07302;
201-521-1200; fax: 201-521-9555
www.aegislink.com

Domicile: Bermuda.

Business conducted by membership: utility and related energy industries.

Facility status: operational.

Risks insured: D&O, excess liability, employment practices, excess workers compensation, fiduciary liability, professional liability, property.

Limits: property, \$200,000,000; \$35,000,000 for all other coverages.

Policy forms: claims made.

Access: all brokers, direct, U.S. surplus lines eligible.

First policy: March 1975.

2004 premium volume: \$1,038,274,000

2004 deposit premiums: \$275,000,000

2004 assets: \$5,210,623,000

2004 capital/surplus: \$971,080,000

Policyholders: 469 in 2004; 475 estimated for 2005.

Contact: Gilbert Gould, senior vp.

Assn. of Manpower Franchise Owners (AMFO) Members Insurance Co.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: temporary and permanent recruitment.

Membership: Manpower.

Facility status: operational.

Risks insured: workers compensation, employers liability.

Limits: statutory for workers compensation, \$1,000,000 for employers liability.

Policy forms: occurrence.

Access: Aon Corp.

First policy: June 1993.

2004 premium volume: \$18,887,439

policy was written.

Next the 2004 premium volume, assets and capital and surplus are listed, as well as the number of policyholders in 2004 and an estimate for 2005. 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.

2004 assets: \$41,200,318

2004 capital/surplus: \$15,060,954

Policyholders: 36 in 2004; 38 estimated for 2005.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Joe Martin, senior vp-Captive Resources L.L.C., 847-879-2368, jmartin@captiveresources.com.

B

Boulder Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: ready-mix concrete industry.

Facility status: operational.

Risks insured: auto liability, auto physical damage, general liability, workers compensation.

Limits: statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: occurrence.

Access: direct.

First policy: December 2003.

2004 premium volume: \$2,879,423

2004 assets: \$2,135,021

2004 capital/surplus: \$506,857

Policyholders: 11 in 2004; 16 estimated for 2005.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Gaalen Cole, vp-Captive Resources L.L.C., 847-879-2363, gcole@captiveresources.com.

C

CHC Casualty Risk Retention Group Inc.

Marsh-Captive Management Services
100 Bank St., Suite 610, P.O. Box 530
Burlington, Vt. 05402-0530;
802-864-5599; fax: 802-859-3599
www.marsh.com

Parent company: Coventry Health Care Inc.

Domicile: Vermont.

Business conducted by membership: health care.

Membership: Coventry Health Care Inc.

Facility status: operational.

Risks insured: E&O, employment practices liability.

Limits: E&O, \$5,000,000 per claim and \$5,000,000 per occurrence/\$10,000,000 per claim; employment practices liability, \$250,000 per claim.

Primary and/or: E&O \$5,000,000 per claim, \$10,000,000 per class action claim, \$20,000,000 annual aggregate.

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Excess: E&O \$5,000,000 per claim and aggregate excess of \$5,000,000, employment practice liability \$250,000 per claim excess of \$250,000, \$10,000,000 class action claim in excess of \$250,000 \$10,000,000 annual aggregate.

Policy forms: claims made.

Access: direct.

First policy: August 2002.

2004 premium volume: \$9,143,901

2004 assets: \$21,545,472

2004 capital/surplus: \$14,284,936

Policyholders: 34 in 2004; 34 estimated for 2005.

Contact: Amy Daigle, account manager.

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

Domicile: Bermuda.

Business conducted by membership: machine tool manufacturing.

Facility status: operational.

Risks insured: completed operations liability, contractual liability, general liability, products liability.

Limits: \$3,000,000.

Policy forms: claims made.

Access: all brokers.

First policy: October 1981.

2004 premium volume: \$743,267

2004 assets: \$5,960,000

2004 capital/surplus: \$5,190,000

Policyholders: 42 in 2004; 44 estimated for 2005.

Contact: Dueane S. Dill, vp.

Churchill Casualty Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.
345-946-2100; fax: 345-946-2110
www.churchillcasualty.com

Domicile: Cayman Islands.

Business conducted by membership: contractors, distributors, manufacturers.

Facility status: operational.

Risks insured: auto liability, auto physical damage, general liability, workers compensation.

Limits: statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: occurrence.

Access: direct, limited brokers.

First policy: July 1992.

2004 premium volume: \$72,546,477

2004 assets: \$132,988,246

2004 capital/surplus: \$40,275,930

Policyholders: 95 in 2004; 100 estimated for 2005.

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
100 Bank St., Suite 610, P.O. Box 530
Burlington, Vt. 05402-0530;
802-864-2129; fax: 802-859-3581

Domicile: Vermont.

Business conducted by membership: hospitals, physicians.

Facility status: operational.

Risks insured: general liability, professional liability.

Minimum retention: \$500,000.

Policy forms: claims made/occurrence.

Access: individual broker.

First policy: October 2002.

2004 premium volume: \$12,742,329

2004 assets: \$49,965,952

2004 capital/surplus: \$7,679,682

Policyholders: 6 in 2004; 6 estimated for 2005.

Contact: Jonathan McKenzie, senior account manager.

Community Hospital Alternative for Risk Transfer A Reciprocal Risk Retention Group

Marsh-Captive Management Services
100 Bank St., Suite 610, P.O. Box 530
Burlington, Vt. 05402-0530;
802-864-2742; fax: 802-859-3511

Parent company: Pennsylvania Health Systems.

Domicile: Vermont.

Business conducted by membership: hospitals, physicians.

Facility status: operational.

Risks insured: general liability, hospital professional liability.

Limits: \$500,000/\$1,000,000.

Primary and/or: \$9,000,000.

Excess: \$2,000,000 subject to \$45,000,000 shared aggregate (a portion of which is reinsured).

Minimum retention: \$500,000.

Policy forms: claims made/occurrence.

First policy: May 2002.

2004 premium volume: \$29,005,583

2004 assets: \$75,754,160

2004 capital/surplus: \$23,985,586

Policyholders: 115 in 2004; 165 estimated for 2005.

Contact: Donna B. Normand, senior account manager.

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.csipius.com

Domicile: Vermont.

Business conducted by membership: chemical manufacturers.

Membership: Chemical Specialty Products Assn.

Facility status: operational.

Risks insured: commercial general liability.

Limits: \$250,000 to \$5,000,000 per claim and aggregate.

Policy forms: claims made/occurrence.

Access: all brokers.

First policy: 1987.

2004 premium volume: \$1,984,819

2004 assets: \$8,229,040

2004 capital/surplus: \$3,933,596

Policyholders: 85 in 2004; 80 estimated for 2005.

Contact: Gerri Littleton, Hanna, Kremer & Tilgham Insurance Inc. 1 Plaza E., Suite 100 Salisbury, Md. 21801; 410-749-0116; glittleton@hktins.com.

E

Elite Distributors Insurance Co.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: building suppliers, electrical distributors, paper suppliers, plumbing, wholesale hardware.

Facility status: operational.

Risks insured: auto liability, auto physical damage, general liability, workers compensation.

Limits: statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: occurrence.

Access: limited brokers.

First policy: September 1991.

2004 premium volume: \$16,937,408

2004 assets: \$32,531,563

2004 capital/surplus: \$11,304,470

Policyholders: 100 in 2004; 105 estimated for 2005.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; John McHale, vp-Captive Resources L.L.C., 847-879-2358, jmchale@captiveresources.com.

Everest Property Insurance Co.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: manufacturing and service companies.

Facility status: operational.

Risks insured: crime, boiler/machinery, property.

Policy forms: occurrence.

Access: limited brokers.

First policy: January 1996.

2004 premium volume: \$40,956,739

2004 assets: \$12,882,590

2004 capital/surplus: \$917,726

Policyholders: 410 in 2004; 435 estimated for

Continued on next page

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2005.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Denis Wiener, senior vp-Captive Resources L.L.C., 847-879-2359,
dwiener@captiveresources.com.

Evolution Insurance Co. Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.;
345-946-2100; fax: 345-946-2110
www.tempsinsurance.com

Domicile: Cayman Islands.

Business conducted by membership: cleaning companies, cold storage, distributors, manufacturers.

Facility status: operational.

Risks insured: auto liability, auto physical damage, general liability, workers compensation.

Limits: statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: occurrence.

Access: all brokers, direct.

First policy: February 2004.

2004 premium volume: \$3,968,024

2004 assets: \$3,131,436

2004 capital/surplus: \$887,981

Policyholders: 12 in 2004; 31 estimated for 2005.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Jim DeWulf, vp-Captive Resources L.L.C., 847-879-2370,
jdewulf@captiveresources.com.

Exporters Insurance Co. Ltd.

HSBC Insurance Solutions (Bermuda) Ltd.
Continental Building, 25 Church St.
Hamilton HM 12 Bermuda;
441-296-1745; fax: 441-292-1243
www.exportersinsurance.com

Domicile: Bermuda.

Business conducted by membership: banking, insurance, telecommunications.

Facility status: operational.

Risks insured: export credit.

Access: all brokers.

First policy: January 1990.

2004 premium volume: \$27,000,000

2004 assets: \$126,000,000

2004 capital/surplus: \$59,000,000

Policyholders: 114 in 2004.

Contact: Frank T. Buziak CEO.

F

Franklin Casualty Insurance Co. Inc. (A Risk Retention Group)

Marsh-Captive Management Services
100 Bank St., Suite 610, P.O. Box 530
Burlington, Vt. 05402-0530;
802-864-1713; fax: 802-859-3535

Parent company: University of Pennsylvania group.

Domicile: Vermont.

Business conducted by membership: hospitals, physicians.

Facility status: operational.

Risks insured: medical malpractice.

Limits: \$500,000 to \$2,000,000 per occurrence/\$1,000,000 to \$3,000,000 aggregate.

Policy forms: occurrence.

First policy: July 1997.

2004 premium volume: \$23,112,061

2004 assets: \$92,112,927

2004 capital/surplus: \$1,442,775

Policyholders: 2,000 in 2004; 2,000 estimated for 2005.

Contact: Lori White, account manager; 802-864-1713; *lori.a.white@marsh.com*.

L

LIBRIS Indemnity Co.

Beecher Carlson (RiskCap)
1655 Lafayette St., Suite 200
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Parent: American Booksellers Assn.

Domicile: Cayman Islands.

Business conducted by membership: retail bookstores.

Facility status: operational.

Risks insured: auto liability, general liability, property, workers compensation.

Limits: \$2,000,000 per occurrence/\$4,000,000 aggregate.

Policy forms: occurrence.

Access: all brokers, direct.

First policy: June 1997.

2004 premium volume: \$2,500,000

2004 assets: \$4,700,000

2004 capital/surplus: \$1,800,000

Policyholders: 500 in 2004; 600 estimated for 2005.

Contact: Richard Poling, senior vp.

M

MAC Casualty Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.;
345-946-2100; fax: 345-946-2110
www.tempsinsurance.com

Domicile: Cayman Islands.

Business conducted by membership: contractors, manufacturers, services.

Facility status: operational.

Risks insured: auto liability, auto physical damage, employers liability, general liability, workers compensation.

Limits: statutory for workers compensation, \$1,000,000 for employers liability.

Policy forms: occurrence.

Access: limited brokers.

First policy: March 1996.

2004 premium volume: \$17,419,038

2004 assets: \$33,290,251

2004 capital/surplus: \$7,638,900

Policyholders: 33 in 2004; 41 estimated for 2005.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Sam Meccia, senior vp-Captive Resources L.L.C., 847-879-2361,
smeccia@captiveresources.com.

MPC Insurance Ltd.

Marsh-Captive Management Services
100 Bank St., Suite 610, P.O. Box 530
Burlington, Vt. 05402-0530;
802-864-2129; fax: 802-859-3581
www.mpcinsurance.com

Domicile: Vermont.

Business conducted by membership: law firms.

Facility status: operational.

Risks insured: professional liability.

Limits: \$5,000,000.

Policy forms: claims made.

Access: member of MPC Insurance Ltd.

First policy: October 1987.

2004 premium volume: \$44,323,810

2004 assets: \$158,413,415

2004 capital/surplus: \$44,162,807

Policyholders: 12 in 2004; 11 estimated for 2005.

Contact: Jonathan McKenzie, senior account manager/assistant vp.

Meritus Reinsurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: manufacturers, wholesale distributors.

Facility status: operational.

Risks insured: auto liability, auto physical damage, general liability, workers compensation.

Limits: statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: occurrence.

Access: Palmer & Cay Inc. and Wachovia Corp.

First policy: August 2004.

2004 premium volume: \$508,049

2004 assets: \$722,341

2004 capital/surplus: \$228,168

Policyholders: 2 in 2004; 10 estimated for 2005.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Jeff Schultz, vp-Captive Resources L.L.C., 847-879-2808,
jschultz@captiveresources.com.

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N

National Contractors Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: commercial construction businesses.

Facility status: operational.

Risks insured: auto liability, auto physical damage, general liability, workers compensation.

Limits: statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: occurrence.

Access: multiple regional brokers.

First policy: January 1998.

2004 premium volume: \$25,675,726

2004 assets: \$43,769,584

2004 capital/surplus: \$15,361,002

Policyholders: 55 in 2004; 71 estimated for 2005.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Chris Benesh, vp-Captive Resources L.L.C., 847-879-2356,
cbenesh@captiveresources.com.

Nonprofits' Insurance Alliance of California

Alliance Member Services
P.O. Box 8507
Santa Cruz, Calif. 95061-8507;
800-359-6422; fax: 831-459-0853
www.niac.org

Domicile: California.

Business conducted by membership: tax-exempt nonprofit organizations.

Facility status: operational.

Risks insured: auto liability, D&O, general liability, improper sexual conduct, social service professional liability.

Limits: \$1,000,000 primary/\$5,000,000 umbrella.

Policy forms: occurrence.

Access: all brokers.

First policy: November 1989.

2004 premium volume: \$42,069,161

2004 assets: \$113,949,000

2004 capital/surplus: \$41,983,578

Policyholders: 4,800 in 2004; 5,200 estimated for 2005.

Contact: Susan Bradshaw, vp-marketing and member/broker services.

O

Oil Casualty Insurance Ltd.

OIL Management Services Ltd.
Ace Tempest Re Building,
30 Woodbourne Ave., Third Floor
Pembroke, HM 08 Bermuda;
441-295-0905; fax: 441-295-0351
www.ocil.bm

Domicile: Bermuda.

Business conducted by membership: exploration, production, transportation, distribution, refining, storage or marketing of crude petroleum, natural gas and petroleum and natural gas products and chemical products; generation, storage, transmission and distribution of energy and mining of mineral deposits or ores.

Facility status: operational.

Risks insured: excess general liability.

Limits: \$150,000,000.

Minimum retention: \$50,000,000.

Policy forms: occurrence first reported.

Access: Bermuda brokers*, direct.

First policy: 1986.

2004 premium volume: \$90,100,000

2004 assets: \$1,027,600,000

2004 capital/surplus: \$677,000,000

Policyholders: 80 in 2004; 80 estimated for 2005.

Contact: George Hutchings, senior vp/COO.

**U.S. prospects must use a Bermuda broker*

Oil Insurance Ltd.

OIL Management Services Ltd.
Ace Tempest Re Building,
30 Woodbourne Ave., Third Floor
Pembroke, HM 08 Bermuda;
441-295-0905; fax: 441-295-0351
www.oil.bm

Domicile: Bermuda.

Business conducted by membership: exploration, production, transportation, distribution, refining, storage or marketing of crude petroleum, natural gas and petroleum and natural gas products and chemical products; generation, storage, transmission and distribution of energy and mining of mineral deposits or ores.

Facility status: operational.

Risks insured: control of well and third-party pollution liability, physical damage to property.

Limits: \$250,000,000.

Minimum retention: \$5,000,000.

Policy forms: occurrence.

Access: all brokers, Bermuda brokers*, direct.

First policy: 1972.

2004 premium volume: \$442,835,000

2004 assets: \$4,425,410,000

2004 capital/surplus: \$994,387,000

Policyholders: 83 in 2004; 85 estimated for 2005.

Contact: Douglas A. Kline, senior vp/COO.

**U.S. prospects must use a Bermuda broker.*

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
www.ooida.com

Domicile: Vermont.

Business conducted by membership: trucking operations.

Membership: Owner-Operators Independent Drivers Assn.

Facility status: operational.

Risks insured: cargo, truckers auto liability, unladen.

Limits: \$750,000/\$1,000,000/\$2,000,000.

Policy forms: occurrence.

Access: direct.

First policy: December 1995.

2004 premium volume: \$26,360,936

2004 assets: \$28,641,070

2004 capital/surplus: \$4,462,419

Policyholders: 4,800 in 2004; 5,000 estimated for 2005.

Contact: Cindy Lyford, account manager.

P

Presidio Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: lumber yards, manufacturers.

Facility status: operational.

Risks insured: auto liability, auto physical damage, general liability, workers compensation.

Limits: statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: occurrence.

Access: limited brokers.

First policy: December 2003.

2004 premium volume: \$6,671,405

2004 assets: \$6,468,571

2004 capital/surplus: \$1,930,882

Policyholders: 21 in 2004; 35 estimated for 2005.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Tom Ullrich, executive vp-Captive Resources L.L.C., 847-879-2360,
tullrich@captiveresources.com.

Public Utility Mutual Insurance Co.

Marsh-Captive Management Services
100 Bank St., Suite 610, P.O. Box 530
Burlington, Vt. 05402-0530;
802-864-6269; fax: 802-864-5764

Domicile: Vermont.

Membership: Public Utilities Risk Management Assn. (PURMA).

Facility status: operational.

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Risks insured: auto, excess liability, fiduciary, general liability, professional liability, public officials D&O.

Policy forms: claims made/occurrence.

First policy: December 1997.

2004 premium volume: \$1,800,000

2004 assets: \$5,874,000

2004 capital/surplus: \$1,000,000

Policyholders: 33 in 2004; 33 estimated for 2005.

Contact: Barry M. Port, executive director-Public Utilities Risk Management Assn.; 352 Turnpike Road, Suite 205, Southborough, Mass. 01772-1756.

R

Radian Mortgage Reinsurance Co.

Marsh-Captive Management Services
100 Bank St., Suite 610, P.O. Box 530
Burlington, Vt. 05402-0530;
802-864-5599; fax: 802-859-3501

Parent company: Radian Group Inc.

Domicile: Vermont.

Business conducted by membership: mortgage lenders.

Facility status: operational.

Risks insured: excess layer of mortgage guaranty insurance and quota share.

Policy forms: occurrence.

Access: Radian Guaranty Inc.

First policy: May 1999.

2004 premium volume: (\$720,932)

2004 assets: \$1,633,359

2004 capital/surplus: \$848,454

Policyholders: 8 in 2004; 8 estimated for 2005.

Contact: Brian Schiender, assistant controller; brian.schleider@radian.biz.

Raffles Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.;
345-946-2100; fax: 345-946-2110
www.afflesinsurance.com

Domicile: Cayman Islands.

Business conducted by membership: contractors, distributors, manufacturers.

Facility status: operational.

Risks insured: auto liability, auto physical damage, general liability, workers compensation.

Limits: statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: occurrence.

Access: direct.

First policy: April 1985.

2004 premium volume: \$154,709,122

2004 assets: \$313,728,735

2004 capital/surplus: \$66,238,366

Policyholders: 225 in 2004; 244 estimated for 2005.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., 345-946-2100, mgibbs@kensington.ky; Jennifer Beard, executive vp-Captive Resources L.L.C., jbeard@captiveresources.com.

S

sEnergy Insurance Ltd.

OIL Management Services Ltd.
Ace Tempest Re Building,
30 Woodbourne Ave., Third floor
Pembroke, HM 08 Bermuda;
441-295-0905; fax: 441-295-0351
www.senergy.bm

Domicile: Bermuda.

Business conducted by membership: energy industry.

Facility status: operational.

Risks insured: 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 forms: occurrence.

Access: all brokers, Bermuda brokers*, direct.

First policy: May 2002.

2004 premium volume: \$46,434,000

2004 assets: \$665,095,000

2004 capital/surplus: \$614,602,000

Policyholders: 16 in 2004; 14 estimated for 2005.

Contact: Elspeth Brewin, vp.

*U.S. prospects must use a Bermuda broker.

States Self-Insurers Risk Retention Group Inc.

Berkley Risk Administrators Co. L.L.C.
222 S. Ninth St., Suite 1300
Minneapolis, Minn. 55402-3332;
800-640-0345; fax: 612-766-3399
www.statesrrg.com

Parent company: States Self-Insurers Trust.

Domicile: Vermont.

Business conducted by membership: public entities.

Facility status: operational.

Risks insured: auto liability; general liability; incidental medical professional liability for emergency medical technicians paramedics, nurses and physician assistants; law enforcement liability; public officials/school administrators liability.

Limits: \$10,000,000.

Excess: excess of a self-insured retention.

Minimum retention: \$250,000.

Policy forms: claims made, occurrence.

Access: all brokers, direct.

First policy: August 1987.

2004 premium volume: \$12,662,762

2004 assets: \$18,159,565

2004 capital/surplus: \$6,300,809

Policyholders: 55 in 2004; 50 estimated for 2005.

Contact: Royanna G. Carle, marketing representative; rcarle@berkleyrisk.com.

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Summit Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: manufacturing.

Facility status: operational.

Risks insured: auto liability, auto physical damage, general liability, workers compensation.

Limits: statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: occurrence.

Access: limited brokers.

First policy: September 1994.

2004 premium volume: \$25,800,598

2004 assets: \$48,654,431

2004 capital/surplus: \$10,374,230

Policyholders: 50 in 2004; 52 estimated for 2005.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Mike McManus vp-Captive Resources L.L.C., 847-879-2807, mmcmanus@captiveresources.com.

T

Temporary Services Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands B.W.I.;
345-946-2100; fax: 345-946-2110
www.tempsinsurance.com

Domicile: Cayman Islands.

Business conducted by membership: temporary employment companies, staffing firms.

Facility status: operational.

Risks insured: workers compensation.

Limits: statutory for workers compensation, \$1,000,000 for employers liability.

Policy forms: occurrence.

Access: direct.

First policy: May 1993.

2004 premium volume: \$50,924,509

2004 assets: \$103,756,781

2004 capital/surplus: \$49,147,442

Policyholders: 106 in 2004; 110 estimated for 2005.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Luan Lee, vp-Captive Resources L.L.C., 847-879-2362, llee@captiveresources.com.

Terra Insurance Co., A Risk Retention Group

USA Risk Group of Vermont Inc.
P.O. Box 306
Montpelier, Vt. 05601;
802-229-5042; fax: 802-229-6280
www.terrarrg.com

Domicile: Vermont.

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Business conducted by membership: geo-sciences and soil engineering.
Membership: Assn. of Soil & Foundation Engineers Inc.
Facility status: operational.
Risks insured: professional liability.
Limits: \$1,000,000 standard, \$2,000,000 total optional.
Primary and/or: \$1,000,000.
Excess: \$1,000,000.
Minimum retention: \$25,000.
Policy forms: claims made.
Access: direct.
First policy: April 1988.
2004 premium volume: \$7,957,861
2004 assets: \$30,995,660
2004 capital/surplus: \$20,706,327
Policyholders: 92 in 2004; 90 estimated for 2005.
Contact: Scott Stone, account manager.

Traffic Insurance Ltd.

Kensington Management Group Ltd.
 P.O. Box 10027APO
 Grand Cayman, Cayman Islands B.W.I.;
 345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.
Business conducted by membership: trucking companies.
Facility status: operational.
Risks insured: auto liability, auto physical damage, general liability, workers compensation.
Limits: statutory for workers compensation, \$1,000,000 for all other coverages.
Policy forms: occurrence.
Access: Cottingham & Butler Inc.
First policy: July 1993.
2004 premium volume: \$47,199,190
2004 assets: \$90,658,627
2004 capital/surplus: \$34,941,297
Policyholders: 56 in 2004; 58 estimated for 2005.
Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Nicholas Hentges, executive vp-Captive Resources L.L.C., 847-879-2365, *nhentges@captiveresources.com*; Tim Gallagher vp-Captive Resources L.L.C., 847-879-2819, *tgallagher@captiveresources.com*.

Trax Insurance Ltd.

Kensington Management Group Ltd.
 P.O. Box 10027APO
 Grand Cayman, Cayman Islands B.W.I.;
 345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.
Business conducted by membership: private transportation businesses.
Facility status: operational.
Risks insured: auto liability, auto physical damage, garage keepers liability, general liability, workers compensation.
Limits: statutory for workers compensation, \$1,000,000 for all other coverages.
Policy forms: occurrence.
Access: American Highways Insurance Agency.
First policy: October 1996.

2004 premium volume: \$20,181,197
2004 assets: \$29,228,025
2004 capital/surplus: \$9,386,066
Policyholders: 41 in 2004; 46 estimated for 2005.
Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Denis Wiener, senior vp-Captive Resources L.L.C., 847-879-2359, *dwiener@captiveresources.com*.

Truck Insurance Ltd.

Kensington Management Group Ltd.
 P.O. Box 10027APO
 Grand Cayman, Cayman Islands B.W.I.;
 345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.
Business conducted by membership: trucking companies.
Facility status: operational.
Risks insured: auto liability, auto physical damage, general liability, workers compensation.
Limits: statutory for workers compensation, \$1,000,000 for all other coverages.
Policy forms: occurrence.
Access: Cottingham & Butler Inc.
First policy: July 2001.
2004 premium volume: \$20,301,558
2004 assets: \$30,962,889
2004 capital/surplus: \$12,530,381
Policyholders: 31 in 2004; 35 estimated for 2005.
Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Jim DeWulf vp-Captive Resources L.L.C., 847-879-2370, *jdewulf@captiveresources.com*.

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www.businessinsurance.com

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A

AP Indemnity Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: AP Capital Inc.
Domicile: Bermuda.
Risks: professional liability.
Programs: fully funded/traditional.
Policy form: claims made/occurrence.
Access: all brokers, Bermuda brokers.
Major fronting insurers used: American Physicians Assurance Corp.
First policy: October 2001
Premium volume: \$1,900,000 in 2004;
\$2,000,000 estimated for 2005.
2004 assets: \$8,300,000.
2004 capital/surplus: \$5,231,292.
Policyholders: 2 in 2004; 2 estimated for 2005.
Business conducted by membership: health care.
Status of facility: operational.
Contact: Andy McComb, vp;
andy.mccomb@allegro.bm.

Alternative Re Ltd.

Wessex House, 45 Reid St.
Hamilton, HM 12 Bermuda;
441-278-9245; fax: 441-278-9249

Parent company: Arch Capital Group Ltd.
Domicile: Bermuda.
Risks: auto liability, general liability, property, products and completed operations, workers compensation.
Limits of: \$5,000,000.
Programs: fully funded/traditional.
Policy form: occurrence.
Access: Bermuda brokers, direct.
Requirements: \$750,000.
Major fronting insurers used: Arch Insurance Co.
First policy: 1998
Premium volume: \$81,300,000 in 2004.
2004 assets: \$231,900,000.
2004 capital/surplus: \$84,600,000.
Policyholders: 146 in 2004.
Business conducted by membership: construction, hospitality, managed and assisted care facilities, nonprofits, retail, services, transportation, wholesale and distribution.
Status of facility: operational.
Contact: Gavin P. Collery, president/COO;
gavin.collery@alternative-re.bm.

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Directory department at *bidirectory@crain.com*

Amerisure Re (Bermuda) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Amerisure Mutual Insurance Co.
Domicile: Bermuda.
Risks: property/casualty.
Programs: fully funded/traditional.
Policy form: occurrence.
Access: all brokers, Bermuda brokers, direct.
Major fronting insurers used: Amerisure Cos.
First policy: July 1986
Premium volume: \$8,500,000 in 2004;
\$9,000,000 estimated for 2005.
2004 assets: \$21,900,000.
2004 capital/surplus: \$11,900,000.
Policyholders: 4 in 2004; 6 estimated for 2005.
Status of facility: operational.
Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

Artex Insurance Co. Ltd.

Artex Underwriting Managers Ltd.
Swan Building, 26 Victoria St.
Hamilton, HM HX Bermuda;
441-296-6429; fax: 441-292-8231
www.rent-a-captive.com

Parent company: Arthur J. Gallagher & Co.
Domicile: Bermuda.
Risks: auto liability, general liability, workers compensation.
Programs: fully funded/traditional.
Policy form: claims made, occurrence.
Access: all brokers.
Major fronting insurers used: Clarendon Insurance Group Inc., USF&G Specialty Insurance Co., Zurich North America.
First policy: February 1998
Premium volume: \$66,100,000 in 2004;
\$70,000,000 estimated for 2005.
2004 assets: \$134,600,000.
2004 capital/surplus: \$19,700,000.
Policyholders: 100 in 2004; 108 estimated for 2005.
Status of facility: operational.
Contact: Peter J. Mullen, president.

B

Bejar Indemnity (Bermuda) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Quirk & Co.
Domicile: Bermuda.
Risks: property/casualty.

Programs: fully funded/traditional.
Policy form: claims made/occurrence.
Access: all brokers, Bermuda brokers, direct.
Premium volume: \$2,000,000 estimated for 2005.
2004 assets: \$120,000.
2004 capital/surplus: \$120,000.
Policyholders: 2 estimated for 2005.
Business conducted by membership: self-insurance, agencies.
Status of facility: operational.
Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

British Indemnity Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Camlann Holdings Ltd.
Domicile: Bermuda.
Risks: property/casualty.
Programs: fully funded/traditional.
Policy form: claims made/occurrence.
Access: all brokers, Bermuda brokers, direct.
First policy: October 1987
Premium volume: \$2,600,000 in 2004;
\$1,500,000 estimated for 2005.
2004 assets: \$1,892,000.
2004 capital/surplus: \$1,623,000.
Policyholders: 4 in 2004; 2 estimated for 2005.
Status of facility: operational.
Contact: Andy McComb, president;
andy.mccomb@allegro.bm.

C

Colrich (SAC) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: N.E.M. (West Indies) Insurance Ltd.
Domicile: Bermuda.
Risks: property/casualty.
Programs: fully funded/traditional.
Policy form: claims made/occurrence.
Access: all brokers, Bermuda brokers, direct.
Premium volume: \$4,134,000 in 2004;
\$5,000,000 estimated for 2005.
2004 assets: \$27,134,000.
2004 capital/surplus: \$25,466,000.
Policyholders: 5 in 2004; 5 estimated for 2005.
Status of facility: operational.
Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

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F

Futuro Insurance Co. Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Physicians' Reciprocal Insurers.**Domicile:** Bermuda.**Risks:** medical malpractice.**Programs:** fully funded/traditional.**Policy form:** claims made/occurrence.**Access:** all brokers, Bermuda brokers, direct.**Major fronting insurers used:** Physicians' Reciprocal Insurers.**Premium volume:** \$2,000,000 estimated for 2005.**2004 assets:** \$1,200,000.**2004 capital/surplus:** \$1,185,622.**Policyholders:** 2 estimated for 2005.**Business conducted by membership:** health care.**Status of facility:** operational.**Contact:** Andy McComb, director;

andy.mccomb@allegro.bm.

G

Geneva Insurance SPC Ltd.

Monkton Insurance Services Ltd.
The Strand, Second Floor,
P.O. Box 11383 APO
Grand Cayman, Cayman Islands B.W.I.;
345-945-9181; fax: 345-945-6985
www.monkton.com

Domicile: Cayman Islands.**Risks:** annuity business.**Programs:** fully funded.**Policy form:** occurrence.**Access:** direct.**First policy:** March 2000**Premium volume:** \$1,238,160 in 2004;

\$1,000,000 estimated for 2005.

2004 assets: \$4,327,000.**2004 capital/surplus:** \$687,000.**Policyholders:** 2 in 2004; 2 estimated for 2005.**Business conducted by membership:** annuity.**Status of facility:** operational.**Contact:** David Self, manager;

monkton@candw.ky.

Gettysburg National Indemnity (SAC) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.**Risks:** property/casualty.**Programs:** fully funded/traditional.**Policy form:** occurrence.**Access:** Bermuda brokers, direct.**First policy:** January 2001**Premium volume:** \$10,471,000 in 2004;

\$10,000,000 estimated for 2005.

2004 assets: \$34,288,000.**2004 capital/surplus:** \$10,274,000.**Policyholders:** 14 in 2004; 15 estimated for 2005.**Status of facility:** operational.**Contact:** Andy McComb, director;

andy.mccomb@allegro.bm.

Guardrisk Group of Cos.

Guardrisk Holdings Ltd.
Alexander Forbes Place,
90 Rivonia Road, Fourth Floor
Sandton, 2146 South Africa;
27-11-669-1100; fax: 27-11-669-2528
www.guardrisk.co.za

Parent company: Alexander Forbes Ltd.**Domicile:** South Africa.**Risks:** life, nonlife.**Programs:** fully funded/traditional.**Policy form:** claims made/occurrence.**Access:** all brokers.**First policy:** 1993**Premium volume:** \$329,317,076* in 2004;

\$362,489,033** estimated for 2005.

2004 assets: \$498,377,188*.**2004 capital/surplus:** \$83,165,136*.**Policyholders:** 291 in 2004; 346 estimated for 2005.**Business conducted by membership:** construction, financial, industrial, mining and resources, retail.**Status of facility:** operational.**Contact:** Andre Gideon Jordaan, financial director; jordanag@guardrisk.co.za.

*2004 premium volume, assets and capital/surplus are converted from South African rand = \$0.1611 (2004) Fiscal year ending 3/31; **2005 estimated premium volume is converted from South African rand = \$0.1505 (10/24/05).

H

Hurst Holme Insurance Co. Ltd.

IAS Group
44 Church St.
Hamilton, HM 12 Bermuda;
441-295-3688; fax: 441-296-1457
www.ias.bm

Domicile: Bermuda.**Risks:** property/casualty.**Programs:** fully funded/traditional.**Policy form:** claims made/occurrence.**Access:** all brokers, direct.**First policy:** November 1983**Premium volume:** \$64,000,000 in 2004;

\$75,000,000 estimated for 2005.

2004 assets: \$505,000,000.**2004 capital/surplus:** \$120,000,000.**Policyholders:** 22 in 2004; 25 estimated for 2005.**Business conducted by membership:** manufacturing, professional, service.**Status of facility:** operational.**Contact:** David P. Pickering, president.

L

Lansdowne Insurance Co. Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Camlann Holdings Ltd.**Domicile:** Bermuda.**Risks:** property/casualty.**Programs:** fully funded/traditional.**Policy form:** claims made/occurrence.**Access:** all brokers, Bermuda brokers, direct.**First policy:** June 1997**Premium volume:** \$59,675,000 in 2004;

\$65,000,000 estimated for 2005.

2004 assets: \$133,330,000.**2004 capital/surplus:** \$39,140,000.**Policyholders:** 60 in 2004; 64 estimated for 2005.**Business conducted by membership:**

Continued on next page

Directory explanation box

Listings in the 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, the risks underwritten, the limits provided, the minimum retention, the policy form used and how potential policyholders can gain access. Also listed is whether the programs are fully funded or traditional and the date the rent-a-captive was established.

The 2004 premium volume and the estimated 2005 premium volume also is given. The 2004 assets and 2004 capital

and surplus are listed, as well as the number of policyholders in 2004 and an estimate for 2005.

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.

BI RANKS

Largest rent-a-captive facilities

Ranked by 2004 gross premiums written

Rank	Facility	Domicile	2004 gross written premiums	Estimated 2005 gross written premiums	2004 participants	Estimated 2005 participants	Risks insured	Management company/Address	Phone/Fax/Web site	Contact
1	Guardrisk Group of Cos.	South Africa	\$329,317,076 ¹	\$362,489,033 ²	291	346	Life, nonlife	Guardrisk Holdings Ltd. Alexander Forbes Place, 90 Rivonia Road, Fourth Floor, Sandton, 2146 South Africa	27-11-669-1100 Fax: 27-11-669-2528 www.guardrisk.co.za	Andre Gideon Jordaan, financial director
2	Universal Re-Insurance Co. Ltd.	Bermuda	\$185,000,000	\$215,000,000	125	135	All lines	Atlantic Security Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-5425 Fax: 441-295-5444	Hal Forkush, president
3	Marchmont Insurance Co. Ltd.	Bermuda	\$146,000,000	\$40,000,000	15	12	Health, life, pension, property/casualty	HSBC Insurance Solutions (Bermuda) Ltd. Insurance Building, 112 Pitts Bay Road, Hamilton, HM 11 Bermuda	441-292-5566 Fax: 441-292-8682 www.bfm.bm	S. Andrew White, assistant vp/ manager
4	Universal International Reinsurance Co. Ltd.	Bermuda	\$115,000,000	\$125,000,000	65	72	All lines	Atlantic Security Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-5425 Fax: 441-295-5444	Hal Forkush, president
5	Alternative Re Ltd.	Bermuda	\$81,300,000	N/A	146	N/A	Auto liability, general liability, property, products and completed operations, workers compensation	Wessex House, 45 Reid St., Hamilton, HM 12 Bermuda	441-278-9245 Fax: 441-278-9249	Gavin P. Coltery, president/COO
6	Artex Insurance Co. Ltd.	Bermuda	\$66,100,000	\$70,000,000	100	108	Auto liability, general liability, workers compensation	Artex Underwriting Managers Ltd. Swan Building, 26 Victoria St., Hamilton, HM HX Bermuda	441-296-6429 Fax: 441-292-8231 www.rent-a-captive.com	Peter J. Mullen, president
7	Hurst Holme Insurance Co. Ltd.	Bermuda	\$64,000,000	\$75,000,000	22	25	Property/casualty	IAS Group 44 Church St., Hamilton, HM 12 Bermuda	441-295-3688 Fax: 441-296-1457 www.ias.bm	David P. Pickering, president
8	Lansdowne Insurance Co. Ltd.	Bermuda	\$59,675,000	\$65,000,000	60	64	Property/casualty	Allegro Insurance & Risk Management Ltd. Burnaby Building, 16 Burnaby St., Hamilton, HM 11 Bermuda	441-295-8495 Fax: 441-292-1196	Andy McComb, president
9	Uberrimae Fidei Insurance Co. Ltd.	Bermuda	\$55,000,000	N/A	12	N/A	All lines	Independent Management Ltd. P.O. Box HM 2070, Hamilton, HM HX Bermuda	441-295-1646 Fax: 441-292-8062 www.img.bm	Francis J. Carter, president
10	North Rock Insurance Co. Ltd.	Bermuda	\$41,000,000	\$45,000,000	70	50	N/A	Cedar Management Ltd. Continental Building, 25 Church St., Hamilton, HM 12 Bermuda	441-295-6015 Fax: 441-295-1702	Thomas R. McMahon, president-Cedar Management Ltd.

¹ 2004 premium volume, assets and capital/surplus are converted from South African rand = \$0.1611 (2004). ² 2005 estimated premium volume is converted from South African rand = \$0.1505 (10/24/05)
Source: BI survey

Visit www.businessinsurance.com for more information and access to the full searchable Directory of Rent-a-Captive Facilities.

Continued from previous page
agency/self-insured/portfolio transfers.
Status of facility: operational.
Contact: Andy McComb, president;
andy.mccomb@allegro.bm.

Liberty Sponsored Insurance (Vermont) Inc.*

Liberty Mutual Alternative Markets
Maple Tree Place, 28 Walnut St.
Williston, Vt. 05495;
843-375-2020; fax: 843-416-1199

Domicile: Vermont.

Risks: auto liability, general liability, workers compensation.

Programs: fully funded.

Policy form: claims made.

Access: all brokers, direct.

Major fronting insurers used: Liberty Mutual Group.

First policy: March 1998

Premium volume: \$1,300,000 in 2004;
\$10,000,000 estimated for 2005.

2004 assets: \$8,584,000.

2004 capital/surplus: \$5,453,000.

Policyholders: 12 in 2004; 19 estimated for 2005.

Status of facility: operational.

Contact: Chris Ridge, managing director-cap-
itive management;
christopher.ridge@libertymutual.com.
*Formerly Wausau (Bermuda) (SAC) Ltd.

Lyon's Gate Reinsurance Co. Ltd.

Novus Management Ltd.
P.O. Box HM 3044
Hamilton, HM HX Bermuda;
441-292-7835; fax: 441-292-2974
www.lyonsgatere.bm

Parent company: Wainwright Holdings Inc.
Domicile: Bermuda.

Risks: casualty, integrated benefits, workers compensation.

Programs: fully funded/traditional.

Policy form: claims made/occurrence.

Access: all brokers, direct, other, risk manage-
ment consultants.

Requirements: \$1,000,000.

Major fronting insurers used: Alea Group
Holdings (Bermuda) Ltd., Discover Re, Zurich
North America.

First policy: October 2005

Premium volume: \$15,000,000 estimated for
2005.

2004 assets: \$5,000,000.

2004 capital/surplus: \$5,000,000.

Policyholders: 5 estimated for 2005.

Business conducted by membership: contract-
ing, insurance agents, venture capitalists.

Status of facility: operational.

Contact: Michael Swain, director.

The 2005 Directory of Rent-a-Captives is
a searchable database in the directories area of
www.businessinsurance.com

M

Marchmont Insurance Co. Ltd.

HSBC Insurance Solutions
(Bermuda) Ltd.
Insurance Building, 112 Pitts Bay Road
Hamilton, HM 11 Bermuda;
441-292-5566; fax: 441-292-8682
www.bfm.bm

Parent company: BF&M Ltd.

Domicile: Bermuda.

Risks: health, life, pension, property/casualty.

Programs: fully funded/traditional.

Policy form: claims made.

Access: all brokers, Bermuda brokers, direct.

First policy: 1977

Premium volume: \$146,000,000 in 2004;
\$40,000,000 estimated for 2005.

2004 assets: \$50,000,000.

2004 capital/surplus: \$1,500,000.

Policyholders: 15 in 2004; 12 estimated for
2005.

Business conducted by membership: credit
indemnity, finance, health care, insurance.

Contact: S. Andrew White, assistant vp/manager;
awhite@bfm.bm.

Monkton Re SPC Ltd.

Monkton Insurance Services Ltd.
The Strand, Second Floor,
P.O. Box 11383 APO
Grand Cayman, Cayman Islands B.W.I.;
345-945-9181; fax: 345-945-6985
www.monkton.com

Domicile: Cayman Islands.

Risks: property/casualty.

Programs: traditional.

Policy form: occurrence.

Access: all brokers, direct.

Major fronting insurers used: Assurant Group.

First policy: October 2001

Premium volume: \$2,250,000 in 2004;
\$2,600,000 estimated for 2005.

2004 assets: \$1,270,000.

2004 capital/surplus: \$1,087,000.

Policyholders: 4 in 2004; 7 estimated for 2005.

Business conducted by membership: insurance
wholesalers, insurance purchasing groups.

Status of facility: operational.

Contact: David Self, manager;
monkton@candw.ky.

N

North Rock Insurance Co. Ltd.

Cedar Management Ltd.
Continental Building, 25 Church St.
Hamilton, HM 12 Bermuda;
441-295-6015; fax: 441-295-1702

Parent company: CNA Financial Corp.

Domicile: Bermuda.

Programs: fully funded.

Policy form: claims made/occurrence.

Access: all brokers.

Requirements: \$500,000.

Major fronting insurers used: CNA Insurance Cos.

First policy: 1997

Premium volume: \$41,000,000 in 2004;
\$45,000,000 estimated for 2005.

2004 assets: \$209,000,000.

2004 capital/surplus: \$22,000,000.

Policyholders: 70 in 2004; 50 estimated for
2005

Status of facility: operational.

Contact: Thomas R. McMahon, president-Cedar
Management Ltd.; *tmcMahon@cedar.bm.*

P

Parker Assurance Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Sentry Insurance A Mutual Co.
Domicile: Bermuda.

Risks: property/casualty.

Programs: fully funded/traditional.

Policy form: claims made/occurrence.

Access: all brokers, Bermuda brokers, direct.

Major fronting insurers used: Sentry Insurance.

First policy: February 2002

Premium volume: \$120,000 in 2004;
\$3,000,000 estimated for 2005.

2004 assets: \$1,300,000.

2004 capital/surplus: \$1,200,000.

Policyholders: 1 in 2004; 3 estimated for 2005.

Status of facility: operational.

Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

Professionals National Insurance Co. Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: ProAssurance Group Inc.
Domicile: Bermuda.

Risks: commercial general liability, medical
malpractice.

Programs: fully funded/traditional.

Policy form: claims made.

Access: all brokers, Bermuda brokers, direct.

Major fronting insurers used: ProAssurance
Group Inc.

First policy: June 2002

Premium volume: \$2,250,000 in 2004;
\$3,500,000 estimated for 2005.

2004 assets: \$4,200,000.

2004 capital/surplus: \$445,582.

Policyholders: 3 in 2004; 4 estimated for 2005.

Business conducted by membership: health care.

Status of facility: operational.

Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

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Q

Quest Insurance Solutions Ltd.

Quest Management Services Ltd.
Skandia International House,
16 Church St., P.O. Box HM 2062
Hamilton, HM FX Bermuda;
441-295-2482; fax: 441-292-1143
www.questgroup.bm

Parent company: Sentry Holdings Ltd.

Domicile: Bermuda.

Risks: general liability, property, workers compensation; all lines considered.

Programs: fully funded/traditional.

Policy form: claims made/occurrence.

Access: all brokers, direct.

First policy: January 1989

Premium volume: \$5,000,000 in 2004;
\$5,000,000 estimated for 2005.

2004 assets: \$21,000,000.

2004 capital/surplus: \$146,000.

Policyholders: 36 in 2004; 31 estimated for 2005.

Status of facility: operational.

Contact: Larry Turnbull, senior vp/treasurer;
lturnbull@questgroup.bm.

Quest (SAC) Ltd.

Quest Management Services Ltd.
Skandia International House,
16 Church St., P.O. Box HM 2062
Hamilton, HM FX Bermuda;
441-295-2482; fax: 441-292-1143
www.questgroup.bm

Parent company: Sentry Holdings Ltd.

Domicile: Bermuda.

Risks: general liability, property, workers compensation; all lines considered.

Programs: fully funded/traditional.

Policy form: claims made/occurrence.

Access: all brokers, direct.

First policy: May 2001

Premium volume: \$31,000,000 in 2004;
\$25,000,000 estimated for 2005.

2004 assets: \$21,000,000.

2004 capital/surplus: \$251,000.

Policyholders: 15 in 2004; 18 estimated for 2005.

Status of facility: operational.

Contact: Larry Turnbull, senior vp/treasurer;
lturnbull@questgroup.bm.

R

Rembrandt SPC Ltd.

JLT Risk Solutions (Cayman) Ltd.
Grand Pavillion Corporate Centre,
West Bay Road
Grand Cayman, Cayman Islands B.W.I.;
345-946-0821; fax: 345-946-0823

Domicile: Cayman Islands.

Risks: auto liability, general liability, professional liability, property, workers compensation.

Programs: fully funded.

Policy form: claims made/occurrence.

Access: all brokers, direct.

Requirements: \$500,000.

First policy: October 2003

Premium volume: \$4,000,000 in 2004;
\$8,000,000 estimated for 2005.

2004 assets: \$250,000.

2004 capital/surplus: \$260,000.

Policyholders: 2 in 2004; 6 estimated for 2005.

Business conducted by membership: manufacturing and service corporations, nursing homes, physician groups, real estate.

Status of facility: operational.

Contact: Gillian Owen, account manager;
gillian_owen@jltgroup.ky.

Rittenhouse Square Indemnity Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: The Glenmede Corp., Altus Partners.

Domicile: Bermuda.

Risks: property/casualty.

Programs: fully funded/traditional.

Policy form: claims made/occurrence.

Access: all brokers, Bermuda brokers, direct.

First policy: May 1995

Premium volume: \$525,000 in 2004; \$500,000 estimated for 2005.

2004 assets: \$3,300,000.

2004 capital/surplus: \$356,907.

Policyholders: 3 in 2004; 3 estimated for 2005.

Business conducted by membership: financial institutions, insurance agents.

Status of facility: in runoff.

Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

S

St. Paul (Bermuda) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: St. Paul Bermuda Holdings Inc.

Domicile: Bermuda.

Risks: property/casualty.

Programs: fully funded/traditional.

Policy form: claims made/occurrence.

Access: Bermuda brokers.

First policy: April 1996

Premium volume: \$4,997,000 in 2004;
\$4,100,000 estimated for 2005.

2004 assets: \$15,900,000.

2004 capital/surplus: \$9,800,000.

Policyholders: 3 in 2004; 3 estimated for 2005.

Status of facility: operational.

Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

The Stuart Insurance Group Ltd.

Liberty Mutual Management
(Bermuda) Ltd.
P.O. Box HM 2455
Hamilton, HM JX Bermuda;
441-296-2131; fax: 441-296-8846

Domicile: Bermuda.

Risks: commercial auto liability, commercial general liability, warranty, workers compensation.

Programs: traditional.

Policy form: occurrence.

Access: all brokers.

Major fronting insurers used: Liberty Mutual Group.

First policy: January 1991

Premium volume: \$22,000,000 in 2004;
\$24,000,000 estimated for 2005.

2004 assets: \$75,000,000.

2004 capital/surplus: \$32,000,000.

Policyholders: 31 in 2004; 28 estimated for 2005.

Status of facility: operational.

Contact: Chris Wiseman, assistant vp;
chris.wiseman@libertybermuda.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

Parent company: Tomoka Holdings Ltd.

Domicile: Bermuda.

Risks: property.

Programs: traditional.

Policy form: occurrence.

Access: Bermuda brokers, direct.

First policy: January 2000

Premium volume: \$3,926,000 in 2004.

2004 assets: \$9,896,000.

2004 capital/surplus: \$120,000.

Policyholders: 6 in 2004; 6 estimated for 2005.

Status of facility: in runoff.

Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

U

Uberrimae Fidei Insurance Co. Ltd.

Independent Management Ltd.
P.O. Box HM 2070
Hamilton, HM HX Bermuda;
441-295-1646; fax: 441-292-8062
www.img.bm

Parent company: IMG International Ltd.

Domicile: Bermuda.

Risks: all lines.

Programs: fully funded/traditional.

Policy form: claims made/occurrence.

Access: all brokers, direct.

Requirements: \$3,000,000.

First policy: 2002

Continued on next page

Continued from previous page

Premium volume: \$55,000,000 in 2004.

Policyholders: 12 in 2004.

Status of facility: operational.

Contact: Francis J. Carter, president;
fcarter@img.bm.

United Risk Solutions Ltd.

Print Management Ltd.
Wellesley House S.,
90 Pitts Bay Road, Second Floor
Hamilton, HM 08 Bermuda;
441-292-3565; fax: 441-292-8062
www.uic-bermuda.bm

Parent company: United Insurance Co. Ltd.

Domicile: Bermuda.

Risks: property/casualty.

Limits of: \$1,000,000 per occurrence.

Programs: traditional.

Policy form: occurrence.

Access: all brokers, direct.

Major fronting insurers used: Markel Insurance Co.

First policy: August 2000

Premium volume: \$873,649 in 2004; \$950,000 estimated for 2005.

2004 assets: \$1,641,766.

2004 capital/surplus: \$1,175,038.

Policyholders: 1 in 2004; 1 estimated for 2005.

Business conducted by membership: automobile liability, automobile physical damage, commercial property risk, dealers physical damage, garage keepers legal liability, general liability, motor truck cargo.

Status of facility: operational.

Contact: Cyril H. Whitter Jr.;
cwhitter@uicbermuda.bm.

Uni-Ter International Insurance Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: U.S. Re Holdings.

Domicile: Bermuda.

Risks: property/casualty.

Programs: fully funded/traditional.

Access: all brokers, Bermuda brokers, direct.

First policy: July 1997

Premium volume: \$7,325,000 in 2004;
\$7,500,000 estimated for 2005.

2004 assets: \$10,000,000.

2004 capital/surplus: \$244,292.

Policyholders: 3 in 2004; 3 estimated for 2005.

Status of facility: operational.

Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

Universal International Reinsurance Co. Ltd.

Atlantic Security Ltd.
Windsor Place, 18 Queen St.
Hamilton, HM 11 Bermuda;
441-295-5425; fax: 441-295-5444

Parent company: Universal Group Holdings Ltd.

Domicile: Bermuda.

Risks: all lines.

Programs: fully funded.

Policy form: claims made.

Access: all brokers, Bermuda brokers, direct.

Requirements: \$250,000.

First policy: June 1992

Premium volume: \$115,000,000 in 2004;
\$125,000,000 estimated for 2005.

2004 assets: \$4,000,000.

2004 capital/surplus: \$125,000.

Policyholders: 65 in 2004; 72 estimated for 2005.

Status of facility: operational.

Contact: Hal Forkush, president.

Universal Re-Insurance Co. Ltd.

Atlantic Security Ltd.
Windsor Place, 18 Queen St.
Hamilton, HM 11 Bermuda;
441-295-5425; fax: 441-295-5444

Parent company: Universal Group Holdings Ltd.

Domicile: Bermuda.

Risks: all lines.

Programs: fully funded/traditional.

Policy form: claims made.

Access: all brokers, Bermuda brokers, direct.

Requirements: \$1,000,000 traditional/fronted,
\$250,000 direct.

First policy: May 1974

Premium volume: \$185,000,000 in 2004;
\$215,000,000 estimated for 2005.

2004 assets: \$309,000,000.

2004 capital/surplus: \$1,180,000.

Policyholders: 125 in 2004; 135 estimated for 2005.

Business conducted by membership: associations, agency rent-a-captives, single entity.

Status of facility: operational.

Contact: Hal Forkush, president.

W

Wyndham Insurance Co. (SAC) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Camlann Holdings Ltd.

Domicile: Bermuda.

Risks: auto liability, business interruption, general liability, professional liability, property/casualty, workers compensation.

Programs: fully funded/traditional.

Policy form: claims made/occurrence.

Access: all brokers, Bermuda brokers, direct.

First policy: January 2000

Premium volume: \$15,000,000 in 2004;
\$20,000,000 estimated for 2005.

2004 assets: \$5,300,000.

2004 capital/surplus: \$162,000.

Policyholders: 6 in 2004; 10 estimated for 2005

Business conducted by membership: auto repair, e-business, telecommunications, trucking.

Contact: Andy McComb, president;
andy.mccomb@allegro.bm.

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Public entity risk pools

A

Alabama Municipal Insurance Corp.

110 N. Ripley St.,
Montgomery, Ala. 36104;
334-386-3863; fax: 334-386-3873
www.amicentral.org

Sponsoring organization: Alabama League of Municipalities.

Membership required

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto physical damage, bonds, employment practices liability, general liability, property, unemployment compensation.

Policy form: occurrence.

First coverage document: September 1989.

Member contributions: \$30,861,104.

Assets: \$64,701,061.

Capital/surplus: \$19,856,502.

Pool members: 525.

Staff: 37.

Officers: Bobby Payne, chairman; Steve E. Wells, president; Perry C. Roquemore Jr., secretary.

Contact: Steve E. Wells; steveew@amicentral.org.

Alaska Public Entity Insurance

418 Harris, Suite 401,
Juneau, Alaska 99801-1186;
907-523-9400; fax: 907-586-2008
www.akpei.com

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, school districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, criminal defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence.

First coverage document: July 1986.

Member contributions: \$10,393,029.

Assets: \$6,985,377.

Capital/surplus: \$1,841,309.

Pool members: 41.

Staff: 7.

Officers: Bob Herron, chairman; Richard Anderson, vice chairman.

Contact: Jeff Bush, executive director.

Alliance of Schools for Cooperative Insurance Programs (ASCIP)

12750 Center Court Drive, Suite 205,
Cerritos, Calif. 90703;
562-403-4640; fax: 562-403-4644
www.ascip.org

Type of pool: property/casualty.

Type of pool members: school districts, charter schools, community college districts, regional occupational programs.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence.

First coverage document: October 1985.

Member contributions: \$56,877,109.

Assets: \$95,539,161.

Capital/surplus: \$23,122,531.

Pool members: 116.

Staff: 14.

Officers: Kris Olafsson, president; Fay Mason, vp; Angela Jones, treasurer.

Contact: Paula Tanguay, CEO;
tanguay@ascip.k12.ca.us.

Arizona Counties Insurance Pool

1905 W. Washington, Suite 200,
Phoenix, Ariz. 85009;
602-252-2804; fax: 602-452-4517
www.aciponline.org

Type of pool: employee benefits & property/casualty.

Type of pool members: counties.

Risk covered: auto physical damage, auto/equipment liability, employee benefits, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence, claims made.

First coverage document: July 1988.

Member contributions: \$6,500,000.

Assets: \$9,600,000.

Capital/surplus: \$2,800,000.

Pool members: 11.

Staff: 15.

Officers: Bill Hardy, executive director; Joe Zingaro, accountant; Shirley McGuire, executive assistant.

Contact: Bill Hardy; bill@aciponline.org.

Arizona Municipal Risk Retention Pool

4835 E. Cactus Road, Suite 360,
Scottsdale, Ariz. 85254;
602-996-8810; fax: 602-996-9045
www.amrrp.org

Management company: Southwest Risk Services, www.southwestrisk.org.

Sponsoring organization: League of Arizona Cities and Towns.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence, claims made.

First coverage document: December 1986.

Member contributions: \$20,621,852.

Assets: \$12,496,732.

Capital/surplus: \$12,496,732.

Pool members: 72.

Officers: Ralph Velez, president; Teresa Williams, vp; Jeff Grant, secretary/treasurer.

Contact: Jim Gill, assistant vp-risk management, Southwest Risk Services.

Arizona School Risk Retention Trust Inc.

1113 W. Camelback Road,
Phoenix, Ariz. 85013;
602-266-4911; fax: 602-266-7754
www.the-trust.org

Management company: James E. Mullen & Associates Inc.; 5225 N. Central Ave., Suite 104, Phoenix, Ariz. 85012.

Type of pool: property/casualty.

Type of pool members: higher education, school districts.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, public officials D&O and E&O liability.

Policy form: occurrence.

First coverage document: July 1986.

Member contributions: \$35,958,052.

Assets: \$64,792,268.

Capital/surplus: \$17,329,206.

Pool members: 245.

Officers: Clyde Dangerfield, president; James Lockwood, vp; James E. Mullen, administrator.

Contact: James E. Mullen.

Assisted Housing Risk Management Assn.

601 S. Century Blvd., Suite 1113,
Rantoul, Ill. 61866-2952;
217-893-3358; fax: 217-893-3507
www.ahrma.com

Type of pool: property/casualty.

Type of pool members: housing authorities.

Risk covered: auto physical damage, auto/equipment liability, bonds, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence, claims made.

First coverage document: March 1986.

Member contributions: \$6,186,000.

Assets: \$16,874,000.

Capital/surplus: \$6,460,000.

Pool members: 149.

Staff: 6.

Contact: Scott Clark, CEO, sclark@ahrma.com; Julie DePasse, CFO, jdepasse@ahrma.com.

Business Insurance's 2005 online directories are searchable in the directories area of www.businessinsurance.com

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Assn. of Washington Cities Risk Management Service Agency

1076 S. Franklin St., S.E.,
Olympia, Wash. 98501-1346;
360-753-4137; fax: 360-753-0148
www.awcnet.org

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.
Policy form: occurrence.

First coverage document: 1989.

Member contributions: \$5,000,000.

Assets: \$10,000,000.

Capital/surplus: \$6,800,000.

Pool members: 74.

Staff: 4.

Contact: Randy Lumsden, program coordinator.

Assn. of Bay Area Governments (ABAG) Pooled Liability Assurance Network Corp.

P.O. Box 2050,
Oakland, Calif. 94604-2050;
510-464-7969; fax: 510-433-5569
www.abag.ca.gov/plan

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence.

First coverage document: July 1986.

Member contributions: \$7,100,000.

Assets: \$40,000,000.

Capital/surplus: \$25,000,000.

Pool members: 32.

Staff: 11.

Officers: Henry Gardner, president; Marcus

Beverly, risk manager/secretary.

Contact: Marcus Beverly.

Atlantic & Cape May Counties Assn. of School Business Officials Joint Insurance Fund

P.O. Box 716,
Hammononton, N.J. 08037;
609-561-2600; fax: 609-567-3576

Management company: Cashan & Co.*; 1 White Horse Center N., P.O. Box 436, Hammononton, N.J. 08037.

Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: claims made, occurrence.

First coverage document: July 1991.

Member contributions: \$4,520,000.

Assets: \$7,900,000.

Capital/surplus: \$3,300,000.

Pool members: 18.

Officers: Charles Brewin, chairperson; Thomas P. Grossi, vice chairperson.

Contact: William F. Ryan Jr., director-risk management programs; bill_ryan@ajg.com.
*division of Arthur J. Gallagher & Co.

Atlantic County Municipal Joint Insurance Fund

P.O. Box 12,
Hammononton, N.J. 08037;
609-561-2600; fax: 609-567-3576
www.acm.org

Management company: Cashan & Co.*; 1 White Horse Center, P.O. Box 436, Hammononton, N.J. 08037.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment

practices liability, general liability, property, workers compensation.

First coverage document: January 1987.

Member contributions: \$17,332,000.

Assets: \$28,843,662.

Capital/surplus: \$15,377,977.

Pool members: 42.

Officers: LeRoy Borden, chairperson; Lewis N. Thompson, secretary.

Contact: Paul J. Miola, executive director; paul_miola@ajg.com.

*Cashan & Co. is a division of Arthur J. Gallagher & Co.

B

Bay Cities Joint Powers Insurance Authority (BCJPIA)

1831 K St.,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-244-1198
www.bcjpia.org

Management company: Bickmore Risk Services, www.brsrisk.com.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, housing authorities.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence, claims made.

First coverage document: July 1986.

Member contributions: \$8,147,316.

Assets: \$13,736,774.

Capital/surplus: \$4,750,957.

Pool members: 21.

Staff: 10.

Officers: Brian Loventhal, president; Dana Whitson, vp; Rich Digre, treasurer.

Contact: John Chaquica, administrator, 916-244-1116, jchaquica@brsrisk.com; Adrienne Beatty, board secretary, 916-244-1170, abeatty@brsrisk.com.

Bergen County Municipal Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence.

First coverage document: 1985.

Member contributions: \$11,310,119.

Assets: \$10,073,364.

Capital/surplus: \$3,924,617.

Directory explanation box

The Directory of Public Entity Risk Pools lists risk financing mechanisms in which a group of public entities contributes to a shared fund that, in turn, pays claims for and provides services to the participating entities.

Each listing begins with the pool's name and address. Listed next is the name of the management company—if applicable—and its address, if different from that of the pool. If the pool is sponsored by an organization, the sponsor is listed. Listings also indicate whether membership is required to participate in the pool.

The type of pool, pool members, risks covered and the types of policy forms used

also are listed. The month and year of the first coverage document are then provided along with financial information, including member contributions, assets and capital and surplus for 2004. Also provided is the number of members and staff in 2004; the staff figure does not include employees of the management company or sponsoring organization.

The names and titles of officers and a contact complete each listing.

Information reported is based on each pool's response to a *BI* questionnaire. Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information.

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Pool members: 38.

Officers: George B. Zeller, chairman; David N. Grubb, executive director; Donald Winant, secretary.

Contact: Cate Kiernan, account manager.

Bergen Municipal Employee Benefits Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.bmedhif.com

Management company: Public Entity Risk Management Administration Inc.

Type of pool: employee benefits.

Type of pool members: cities/towns/townships.

Risk covered: employee benefits.

Policy form: date of service.

First coverage document: January 1991.

Member contributions: \$11,478,673.

Assets: \$5,374,057.

Capital/surplus: \$4,091,403.

Pool members: 14.

Officers: Charles Cuccia, chairperson; James J. Kickham, executive director; Robert Ryaby, secretary.

Contact: James J. Kickham.

BETA Healthcare Group

1443 Danville Blvd.,
Alamo, Calif. 94507;
925-838-6070; fax: 925-838-6088
www.betahg.com

Type of pool: property/casualty.

Type of pool members: counties, special districts, nonprofit, 501(c)(3) health care facilities.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, medical accident coverage, public officials D&O and E&O liability.

Policy form: claims made.

First coverage document: June 1979.

Member contributions: \$58,000,000.

Assets: \$287,000,000.

Capital/surplus: \$62,000,000.

Pool members: 85.

Staff: 57.

Officers: Thomas J. Wander, CEO; J. Michael Willard, CFO; R. Corey Grove, vp-underwriting and client services.

Contact: R. Corey Grove.

Big Independent Cities Excess Pool

1100 S. Flower St.,
Los Angeles, Calif. 90015;
213-748-6001; fax: 213-748-6101

Management company: Ken Spiker and Associates Inc.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence.

First coverage document: October 1988.

Member contributions: \$3,900,000.

Assets: \$11,000,000.

Capital/surplus: \$7,000,000.

Pool members: 5.

Staff: 5.

Officers: Linn Livingston, president; Erin Hoppe, vp.

Contact: Greg Spiker, general manager.

Burlington County Insurance Pool Joint Insurance Fund

P.O. Box 303,
Hammonton, N.J. 08037;
609-561-2600; fax: 609-567-3576

Management company: Cashan & Co.*; 1

White Horse Center N., P.O. Box 436,
Hammonton, N.J. 08037.

Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: claims made, occurrence.

First coverage document: July 1984.

Member contributions: \$8,300,000.

Assets: \$12,000,000.

Capital/surplus: \$3,100,000.

Pool members: 25.

Officers: Thomas Fanuka, president; Diana Schiraldi, vp; Barbara Harris, secretary.

Contact: William F. Ryan Jr., director-risk management programs; bill_ryan@ajg.com.

*Cashan & Co. is a division of Arthur J. Gallagher & Co.

Burlington County Municipal Joint Insurance Fund

P.O. Box 325,
Hammonton, N.J. 08037;
609-561-2600; fax: 609-567-3576

Management company: Cashan & Co.*; 1

White Horse Center, P.O. Box 436,
Hammonton, N.J. 08037.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

First coverage document: January 1991.

Member contributions: \$3,500,000.

Assets: \$5,624,091.

Capital/surplus: \$3,474,772.

Officers: Richard A. Brook, chairperson; Alan Feit, secretary.

Contact: Paul J. Miola, executive director;
paul_miola@ajg.com.

*Cashan & Co. is a division of Arthur J. Gallagher & Co.

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

C

California Affiliated Risk Management Authorities (CARMA)

1831 K St.,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-244-1199
www.carmaja.org

Management company: Bickmore Risk Services, www.brsrisk.com.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, special districts.

Risk covered: general liability.

Policy form: occurrence.

First coverage document: July 1993.

Member contributions: \$4,747,603.

Assets: \$12,336,348.

Capital/surplus: \$5,192,157.

Pool members: 6.

Officers: Geoff Grote, president; John French, vp; Jake O'Malley, treasurer.

Contact: Andie Giambastiani, board secretary; agiambastiani@brsrisk.com.

California Fair Services Authority

1776 Tribute Road, Suite 100,
Sacramento, Calif. 95815;
916-921-2213; fax: 916-646-1238
www.cfsa.org

Type of pool: employee benefits & property/casualty.

Type of pool members: California fairs.

Risk covered: employee benefits, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence.

First coverage document: January 1988.

Member contributions: \$7,620,360.

Assets: \$20,902,880.

Capital/surplus: \$1,955,698.

Pool members: 73.

Staff: 30.

Officers: Donna Bardaro, executive director; Donna Horner, assistant director-operations; Rick Wood, assistant director-finance.

Contact: Charles Mitchell, risk manager.

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; 1831 K St., Sacramento, Calif. 95814; 800-541-4591; fax: 916-244-1198; www.brsrisk.com.

Type of pool: property/casualty.

Continued on next page

BI RANKS

Largest public entity risk pools

Ranked by member contributions in 2004

Rank	Pool name/Address	Phone/Fax/Web site	Sponsoring organization	2004 member contributions	2004 members	Member type	Risks covered	Principal officer
1	Local Government Center (LGC) HealthTrust 25 Triangle Park Drive, P.O. Box 617 Concord, N.H. 03302-0617	603-224-7447 Fax: 603-224-5406 www.healthtrustonline.org	New Hampshire Local Government Center	\$300,000,000	317	Cities/towns/townships, counties, housing authorities, school districts, special districts, transit districts	Employee benefits	John B. Andrews, executive director/fund administrator
2	California State Assn. of Counties Excess Insurance Authority (CSAC EIA) 3017 Gold Canal Drive, 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	\$247,401,804	184	Cities/towns/townships, counties, housing authorities, school districts, special districts, transit districts	Auto physical damage, auto/equipment liability, bonds, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation	Michael Fleming, CEO
3	Protected Insurance Program for Schools P.O. Box 4328 Torrance, Calif. 90510	310-212-0363 Fax: 310-212-0300 www.pipsipa.org	None	\$177,461,038	384	Higher education, school districts	Workers compensation	Doug Ross, Joint Powers Authority manager
4	Texas Municipal League Intergovernmental Risk Pool P.O. Box 149194 Austin, Texas 78714-9194	512-491-2300 Fax: 512-491-2311 www.tmlirp.org	The Texas Municipal League	\$115,701,139	2,526	Cities/towns/townships, housing authorities, special districts, transit districts	Auto physical damage, auto/equipment liability, bonds, criminal defense expense reimbursement, employment practices liability, general liability, property, workers compensation	R. Marvin Townsend, executive director
5	Texas Assn. of School Boards Risk Management Fund P.O. Box 400 Austin, Texas 78767	512-467-3510 Fax: 512-467-3619 www.tasb.org/risk	None	\$108,100,000	1,139	Higher education, school districts, special districts	Auto physical damage, auto/equipment liability, bonds, 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-risk management services
6	Schools Excess Liability Fund (SELF) 1531 I St. Sacramento, Calif. 95814	916-321-5300 Fax: 916-321-5311 www.selfipa.org	None	\$74,589,000	1,195	Higher education, school districts	Auto/equipment liability, employment practices liability, general liability, public officials D&O and E&O liability, workers compensation	Tom Osborne, CEO
7	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	\$69,815,000	161	Counties, special districts	Employee benefits	Jim Jean, director-program administration
8	Connecticut Interlocal Risk Management Agency 900 Chapel St., Ninth Floor New Haven, Conn. 06510-2807	203-498-3000 Fax: 203-773-6971 www.ccm-ct.org/insurance	Connecticut Conference of Municipalities	\$62,994,829	364	Cities/towns/townships, housing authorities, school districts, special districts, transit districts, local public agencies	Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability, workers compensation	Bruce A. Wollschlaeger, executive vp/COO
9	Michigan Assn. of School Boards (MASB) Schools Employers Trust 415 W. Kalamazoo St. Lansing, Mich. 48933	800-292-5421 Fax: 517-482-4181 www.setseg.org	Michigan Assn. of School Boards (MASB)	\$58,491,541	46	School districts	Employee benefits	Lou Guizzetti, executive director
10	BETA Healthcare Group 1443 Danville Blvd. Alamo, Calif. 94507	925-838-6070 Fax: 925-838-6088 www.betahg.com	None	\$58,000,000	85	Counties, special districts, nonprofits, 501(c)(3) health care facilities	Auto physical damage, auto/equipment liability, employment practices liability, general liability, medical accident coverage, public officials D&O and E&O liability	Thomas J. Wander, CEO

NOTE: Only individual pools are ranked
Source: BI survey

Visit www.businessinsurance.com for more information and access to the full searchable Directory of Public Entity Risk Pools.

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Type of pool members: housing authorities.
Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, property.
Policy form: occurrence.
First coverage document: June 1986.
Member contributions: \$2,803,388.
Assets: \$4,441,146.
Capital/surplus: \$3,260,901.
Pool members: 7.
Officers: Robert McEwan, chairperson; Marilyn Carreras, vice chairperson; Satoshi Matsuda, treasurer.
Contact: Brian Kelley, program administrator, bkelly@brsrisk.com; Heather Wright, analyst, hwright@brsrisk.com.

California Housing Workers' Compensation Authority (CHWCA)

1831 K St.,
 Sacramento, Calif. 95814;
 800-541-4591; fax: 916-244-1198
www.chwca.org

Management company: Bickmore Risk Service, www.brsrisk.com.
Type of pool: property/casualty.
Type of pool members: housing authorities.
Risk covered: workers compensation.
Policy form: occurrence.
First coverage document: January 1991.
Member contributions: \$5,612,668.
Assets: \$13,869,674.
Capital/surplus: \$812,661.
Pool members: 31.
Officers: Rob Pearson, president; Jim Shields, vp; William Fagan, treasurer.
Contact: Karen L. Thesing, program administrator; kthesing@brsrisk.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

Type of pool: property/casualty.
Type of pool members: cities/towns/townships, special districts, transit districts.
Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy form: occurrence.
First coverage document: April 1978.
Member contributions: \$37,837,116.
Assets: \$217,432,559.
Capital/surplus: \$50,349,405.
Pool members: 106.
Staff: 21.
Officers: Jonathan R. Shull, executive director; Beth S. Lyons, assistant executive director; David A. Bass, administrative services director;

Norman Lefmann, member services director.
Contact: Beth S. Lyons.

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: California State Assn. of Counties, California Public Entity Insurance Authority.
Membership required
Type of pool: employee benefits & property/casualty.
Type of pool members: cities/towns/townships, counties, housing authorities, school districts, special districts, transit districts.
Risk covered: auto physical damage, auto/equipment liability, bonds, employee benefits, employment practices liability, general liability, property, workers compensation.
Policy form: occurrence, claims made.
First coverage document: November 1979.
Member contributions: \$247,401,804.
Assets: \$210,161,119.
Capital/surplus: \$5,059,878.
Pool members: 184.
Staff: 29.
Officers: Michael Fleming, CEO; Gina Dean, COO; Robert Adams, CFO.
Contact: Gina Dean.

Camden County Municipal Joint Insurance Fund

Park 80 W., Plaza One,
 Saddle Brook, N.J. 07663;
 201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.
Type of pool: property/casualty.
Type of pool members: cities/towns/townships.
Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.
Policy form: occurrence.
First coverage document: January 1987.
Member contributions: \$6,968,639.
Assets: \$8,031,816.
Capital/surplus: \$3,212,119.
Pool members: 33.
Officers: John J. Tarditi Jr., chairperson; James J. Kickham, executive director; Michael Mevoli, secretary.
Contact: James J. Kickham.

Central Arkansas Risk Management Assn.

501 W. Markham, Suite B,
 Little Rock, Ark. 72201;
 501-379-1118; fax: 501-372-8060

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, counties, school districts, special districts, transit districts.
Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability.
Policy form: claims made.
First coverage document: October 1985.
Member contributions: \$2,700,000.
Assets: \$6,200,000.
Capital/surplus: \$3,600,000.
Pool members: 21.
Contact: Timothy Miles, administrator.

Central Jersey Regional Employee Benefits Fund

Park 80 W., Plaza One,
 Saddle Brook, N.J. 07663;
 201-587-0555; fax: 201-587-8662
www.cjhif.com

Management company: Public Entity Risk Management Administration Inc.
Type of pool: employee benefits.
Type of pool members: cities/towns/townships.
Risk covered: employee benefits.
Policy form: date of service.
First coverage document: February 1991.
Member contributions: \$19,034,365.
Assets: \$9,744,419.
Capital/surplus: \$8,290,878.
Pool members: 18.
Officers: Thomas Nolan, chairperson; Albert J. Tasker III, executive director; Adelaine Schmidt, secretary.
Contact: Albert J. Tasker III.

Central San Joaquin Valley Risk Management Authority (CSJVRMA)

1831 K St.,
 Sacramento, Calif. 95814;
 800-541-4591; fax: 916-244-1198
www.csjvrma.org

Management company: Bickmore Risk Services, www.brsrisk.com.
Type of pool: employee benefits & property/casualty.
Type of pool members: cities/towns/townships.
Risk covered: auto physical damage, auto/equipment liability, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy form: occurrence.
First coverage document: 1985.
Member contributions: \$17,290,279.
Assets: \$50,063,511.
Capital/surplus: \$12,049,279.
Pool members: 55.
Officers: Greg Applegate, president; Darrel Pyle, first vp; Dave Elias, second vp.
Contact: Jeanette Workman, administrator, jworkman@brsrisk.com; Tina Tonna, board secretary, 916-244-1113, ttonna@brsrisk.com.

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Cities & Villages Mutual Insurance Co.

1250 S. Sunnyslope Road,
Brookfield, Wis. 53005;
262-784-5666; fax: 262-784-5599
www.cvmic.com

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto/equipment liability, general liability, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence.

First coverage document: January 1988.

Member contributions: \$7,500,000.

Assets: \$36,000,000.

Capital/surplus: \$24,000,000.

Pool members: 40.

Staff: 16.

Officers: Paul M. Ziehler, president; Michael L. DeMoss, executive director; Kenneth Horner, director-operations.

Contact: Kenneth Horner.

Colorado School Districts Self Insurance Pool

455 Sherman St., Suite 455,
Denver, Colo. 80203;
303-722-2600; fax: 303-722-7888
www.csdslip.net

Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence.

First coverage document: July 1981.

Member contributions: \$13,000,000.

Assets: \$31,700,000.

Capital/surplus: \$21,052,000.

Pool members: 170.

Staff: 14.

Officers: Cheryle Sullivan Mangels, executive director; Steven Fast, assistant director/manager-claim services; Tod Walkington, manager-financial services.

Contact: Cheryle Sullivan Mangels.

COMCARE PRO, A Reciprocal Risk Retention Group

P.O. Box 60769,
Harrisburg, Pa. 17106-0769;
717-526-1010; fax: 717-526-1020
www.pacounties.org

Management company: PELICAN Insurance Management Ltd.

Sponsoring organization: County Commissioners Assn. of Pennsylvania.

Membership required

Type of pool: property/casualty.

Type of pool members: counties.

Risk covered: medical accident coverage.

Policy form: manuscript.

First coverage document: April 2004.

Member contributions: \$400,000.

Assets: \$1,400,000.

Capital/surplus: \$1,000,000.

Pool members: 7.

Staff: 5.

Officers: John R. Sallade, managing director; Christie Ward, special services and training manager; Steve McDermott, captive programs director.

Contact: Christie Ward.

Connecticut Interlocal Risk Management Agency

900 Chapel St., Ninth Floor,
New Haven, Conn. 06510-2807;
203-498-3000; fax: 203-773-6971
www.ccm-ct.org/insurance

Sponsoring organization: Connecticut Conference of Municipalities.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, housing authorities, school districts, special districts, transit districts, local public agencies.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence.

First coverage document: July 1980.

Member contributions: \$62,994,829.

Assets: \$130,165,233.

Capital/surplus: \$31,598,775.

Pool members: 364.

Staff: 72.

Officers: Bruce A. Wollschlager, executive vp/COO; David Demchak, vp-risk services; Steven Bixler, vp-underwriting and member relations; Bruce Clinger, vp-claims.

Contact: Bruce A. Wollschlager.

County Commissioners Assn. of Pennsylvania (CCAP) Unemployment Compensation Trust

P.O. Box 60769,
Harrisburg, Pa. 17106-0769;
717-526-1010; fax: 717-526-1020
www.pacounties.org

Sponsoring organization: County Commissioners Assn. of Pennsylvania.

Membership required

Type of pool: employee benefits.

Type of pool members: counties.

Risk covered: unemployment compensation.

First coverage document: January 1981.

Member contributions: \$3,000,000.

Assets: \$12,000,000.

Capital/surplus: \$1,000,000.

Pool members: 42.

Staff: 5.

Officers: John R. Sallade, managing director; Rich Brookes, employee benefits programs manager; Julia Jackson, benefits and finance services director.

Contact: John R. Sallade.

County Risk Sharing Authority

37 W. Broad St. Suite 650,
Columbus, Ohio 43215-4132;
614-220-7988; fax: 614-221-5627
www.corsa.org

Type of pool: property/casualty.

Type of pool members: counties.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: claims made.

First coverage document: May 1987.

Member contributions: \$19,508,006.

Capital/surplus: \$31,837,493.

Pool members: 62.

Staff: 8.

Officers: Jim Gilliland, president; Tom Strup, vp; Nancy McKeen, secretary; Kenny Eliason, treasurer.

Contact: David Brooks, executive director.

E

Employment Risk Management Authority (ERMA)

1831 K St.,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-244-1199
www.ermajpa.org

Management company: Bickmore Risk Services, www.brsrisk.com.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, housing authorities, special districts.

Risk covered: employment practices liability.

Policy form: occurrence.

First coverage document: July 2000.

Member contributions: \$2,787,866.

Assets: \$2,389,628.

Capital/surplus: (\$6,265,754).

Pool members: 8.

Officers: Jake O'Malley, president; Scott Ellerbrock, vp; Michael Roush, treasurer.

Contact: Andie Giambastiani, board secretary; agiambastiani@brsrisk.com.

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, www.riskcap.com.

Sponsoring organization: Colorado School Districts.

Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: employment practices liability.

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general liability, property, public officials D&O and E&O liability.

Policy form: occurrence, claims made.

First coverage document: July 1990.

Member contributions: \$633,000.

Assets: \$640,000.

Capital/surplus: \$975,000.

Pool members: 3.

Officers: Charles Murray, president; Donna Holstlaw, vp; Christine Hoppe, secretary.

Contact: Bill Rush, vp-RiskCap;

brush@riskcap.com.

F

Fire Districts Assn. of California/Fire Assn. Self Insurance System (FDAC-FASIS)

1831 K St.,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-491-4136

Management company: Bickmore Risk Services, *www.brsrisk.com.*

Type of pool: property/casualty.

Type of pool members: special districts.

Risk covered: workers compensation.

Policy form: occurrence.

First coverage document: July 1984.

Member contributions: \$7,900,000.

Assets: \$19,600,000.

Capital/surplus: \$435,000.

Pool members: 215.

Staff: 4.

Officers: John Keane, president; Howard Wood, vp; Keith Caldwell, treasurer.

Contact: Brian Kelley, administrator, 916-244-1127, *bkelley@brsrisk.com*; Larry Brilliant, assistant administrator, 916-244-1193, *lbrilliant@brsrisk.com.*

G

Gloucester, Cumberland, Salem School Districts Joint Insurance Fund

P.O. Box 711,
Hammononton, N.J. 08037;
609-561-2600; fax: 609-567-3576.

Management company: Cashan & Co.*; 1 White Horse Center N., P.O. Box 436, Hammononton, N.J. 08037.

Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: claims made, occurrence.

First coverage document: July 1998.

Member contributions: \$1,700,000.

Assets: \$1,500,000.

Capital/surplus: \$250,000.

Pool members: 14.

Officers: Edgar S. Keepers, chairperson; Brian E. Ferguson, vice chairperson; Ruth K. Still, secretary.

Contact: William F. Ryan Jr., director-risk management programs; *bill_ryan@ajg.com*

*Cashan & Co. is a division of Arthur J. Gallagher & Co.

Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund

P.O. Box 422,
Hammononton, N.J. 08037;
609-561-2600; fax: 609-567-3576

Management company: Cashan & Co.*; 1

White Horse Center, P.O. Box 436, Hammononton, N.J. 08037.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

First coverage document: January 1991.

Member contributions: \$9,410,000.

Assets: \$9,834,983.

Capital/surplus: \$3,227,651.

Pool members: 34.

Officers: Mark Dudichum, chairperson; John Lake, secretary.

Contact: Paul J. Miola, executive director; *paul_miola@ajg.com*

*Cashan & Co. is a division of Arthur J. Gallagher & Co.

H

Housing Authorities Risk Retention Pool (HARRP)

2500 Main St., Suite 120,
Vancouver, Wash. 98660;
360-694-3500; fax: 360-694-3600
www.harrp.com

Type of pool: property/casualty.

Type of pool members: housing authorities.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence, claims made.

First coverage document: January 1987.

Member contributions: \$4,866,420.

Assets: \$23,253,030.

Capital/surplus: \$18,046,491.

Pool members: 91.

Staff: 8.

Officers: Merrill Wallace, president; Scott Foster, vp; Rich Chubon, secretary/treasurer.

Contact: Julius C. Scoggins;
jcsoggins@harrp.com.

Housing Authority Insurance Group*

189 Commerce Court,
Cheshire, Conn. 06712-0189;
203-272-8220; fax: 203-271-2265
www.housingcenter.com

Type of pool: property/casualty.

Type of pool members: housing authorities, nonprofits.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence, claims made.

First coverage document: June 1987.

Member contributions: \$92,440,320.

Assets: \$299,028,420.

Capital/surplus: \$90,290,501.

Pool members: 1,285.

Staff: 95.

Officers: Dan Labrie, CEO; Mark Wilson, CFO; Ed Malaspina, vp-marketing and agency operations.

Contact: Ed Malaspina; 203-272-8220, ext. 240.
*Includes Housing Authority Property Insurance and Housing Authority Risk Retention Group.

Independent Cities Risk Management Authority (ICRMA)

3760 Kilroy Airport Way, Suite 360,
Long Beach, Calif. 90806;
562-508-4400; fax: 562-508-4399
www.icrma.org

Management company: Bickmore Risk Services; 1831 K St., Sacramento, Calif. 95814; 800-541-4591; fax: 916-491-1436; *www.brsrisk.com.*

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence.

First coverage document: July 1980.

Member contributions: \$17,018,338.

Assets: \$32,077,912.

Capital/surplus: \$9,655,406.

Pool members: 29.

Officers: Kelly McDowell, president; John Parsons, vp; Gretchen Beatty, secretary; Clara Wong, treasurer.

Contact: John Chaquica, general manager, 916-244-1116; Darryl Phillips, assistant general manager, 562-508-4384, *dphillips@brsrisk.com*; Suzanne LaForge, executive assistant, 562-508-4381, *slaforge@brsrisk.com.*

The schedule of the upcoming 2006 *Business Insurance* online directories and charts is available on page 6.

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Intergovernmental Risk Management Agency

4 Westbrook Corporate Center,
Suite 940
Westchester, Ill. 60154
708-562-0300; fax: 708-562-0400
www.irmarisk.org

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, special districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence.

First coverage document: 1979.

Member contributions: \$26,000,000.

Assets: \$132,000,000.

Capital/surplus: \$38,000,000.

Pool members: 76.

Staff: 19.

Officers: Larry Bush, executive director; Laura Vesecy, director-financial services; Dan LeTourneau, director-risk management services.
Contact: Larry Bush; larryb@irmarisk.org.

Iowa Municipalities Workers' Compensation Assn.

317 Sixth Ave.,
Des Moines, Iowa 50309-4111;
515-244-7282; fax: 515-288-3848
www.imwca.org

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, counties, special districts.

Risk covered: workers compensation.

Policy form: occurrence.

First coverage document: July 1981.

Member contributions: \$11,534,500.

Assets: \$5,884,000.

Pool members: 476.

Staff: 12.

Officers: James W. Dowling, president; John W. Mardis, vp.

Contact: Curt Svalstad, director-risk services.

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,
www.riskcap.com.

Sponsoring organization: Colorado School Districts.

Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: workers compensation.

First coverage document: July 1986.

Member contributions: \$3,958,865.

Assets: \$7,612,738.

Capital/surplus: \$2,603,523.

Pool members: 4.

Officers: Guy Bellville, president; Scott Murphy, vp; Robert Hammond, secretary.

Contact: Bill Rush, vp-RiskCap;

brush@riskcap.com.

K

Kansas County Assn. Multiline Pool

1100 S.W. Wanamaker Road,
Suite 103,
Topeka, Kan. 66604;
785-267-2373; fax: 785-267-2383
www.kcamp.org

Type of pool: property/casualty.

Type of pool members: counties, agencies of county government.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence, claims made.

First coverage document: January 1991.

Member contributions: \$5,747,333.

Assets: \$9,800,000.

Capital/surplus: \$4,000,000.

Pool members: 59.

Staff: 5.

Officers: Rebecca Bossemeyer, president-board of trustees; Sharon Dimitt, vp-board of trustees; Thomas Job, administrator.

Contact: Thomas Job.

Kansas Eastern Regional Insurance Trust

600 Broadway, Suite 300,
Kansas City, Mo. 64105-1554;
816-474-4240; fax: 816-421-7758

Management company: Alternative Risk Services Inc.; 7300 College Blvd., Suite 450, Overland Park, Kan. 66210; 913-652-5700; fax: 913-652-3700.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, counties.

Risk covered: employment practices liability, workers compensation.

Policy form: occurrence.

First coverage document: November 1986.

Member contributions: \$2,883,951.

Assets: \$7,390,396.

Capital/surplus: \$3,055,106.

Pool members: 13.

Officers: Steve Kubler, first vice chair; Colleen Browne, second vice chair.

Contact: Dorothy Pope, director-financial affairs; poped@marc.org.

Kansas Municipal Insurance Trust

300 S.W. Eighth St.,
Topeka, Kan. 66603;
785-354-9565; fax: 785-354-4186
www.kmit.net

Type of pool: property/casualty.

Type of pool members: Kansas state municipal governments.

Risk covered: workers compensation.

First coverage document: January 1994.

Member contributions: \$3,482,489.

Assets: \$4,409,980.

Capital/surplus: \$564,934.

Pool members: 129.

Staff: 4.

L

League of Wisconsin Municipalities Mutual Insurance

7633 Ganser Way,
Madison, Wis. 53719;
608-833-9595; fax: 608-833-8088
www.lwmmi.org

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, special districts.

Risk covered: auto physical damage, auto/equipment liability, criminal defense expense reimbursement, employment practices liability, general liability, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence.

First coverage document: November 2002.

Member contributions: \$14,500,000.

Assets: \$18,500,000.

Capital/surplus: \$7,844,000.

Pool members: 250.

Contact: Dennis Tweedale, CEO;
dennis@lwmmi.org.

Local Agency Workers' Compensation Excess Joint Powers Authority (LAWCX)

1831 K St.,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-244-1198
www.lawcx.org

Management company: Bickmore Risk Services, www.brsrisk.com.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, housing authorities, special districts, transit districts.

Risk covered: workers compensation.

First coverage document: 1992.

Member contributions: \$7,609,221.

Assets: \$12,729,983.

Pool members: 36.

Officers: Scott Ellerbrock, president; Jeff Cardell, vp; Bill Henderson, treasurer.

Contact: Jeanette Workman, manager/secre-

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tary, jworkman@brsrisk.com; laSee Her,
recording secretary, ther@brsrisk.com.

Local Government Center (LGC) HealthTrust

25 Triangle Park Drive, P.O. Box 617,
Concord, N.H. 03302-0617;
603-224-7447; fax: 603-224-5406
www.healthtrustonline.org

Sponsoring organization: New Hampshire
Local Government Center.

Membership required

Type of pool: employee benefits.

Type of pool members: cities/towns/town-
ships, counties, housing authorities, school
districts, special districts, transit districts.

Risk covered: employee benefits.

Policy form: date of coverage.

First coverage document: November 1984.

Member contributions: \$300,000,000.

Assets: \$60,000,000.

Capital/surplus: \$36,600,000.

Pool members: 317.

Staff: 25.

Officers: John B. Andrews, executive
director/fund administrator; Sandal R. Keefe,
deputy director/CFO; Wendy L. Parker, assis-
tant executive director-risk services.

Contact: Wendy L. Parker.

Local Government Center (LGC) Property-Liability Trust

25 Triangle Park Drive, P.O. Box 617,
Concord, N.H. 03302-0617;
603-224-7447; fax: 603-224-5406
www.nhlgc.org

Sponsoring organization: New Hampshire
Local Government Center.

Membership required

Type of pool: property/casualty.

Type of pool members: cities/towns/town-
ships, counties, housing authorities, school
districts, special districts, transit districts.

Risk covered: auto/equipment liability, bonds,
employment practices liability, general liability,
medical accident coverage, property, unemploy-
ment compensation, workers compensation.

Policy form: claims made.

First coverage document: July 1986.

Member contributions: \$8,200,000.

Assets: \$27,000,000.

Capital/surplus: \$18,100,000.

Pool members: 310.

Staff: 15.

Officers: John B. Andrews, executive
director/fund administrator; Sandal R. Keefe,
deputy director/CFO; Wendy L. Parker, assis-
tant executive director-risk services.

Contact: Wendy L. Parker.

*Business Insurance's 2005 charts are available
for reprints by contacting Reprint Management
Services at 800-290-5460, ext. 160 or
businessinsurance@reprintbuyer.com*

M

Miami Valley Risk Management Assn. Inc.

4625 Presidential Way,
Kettering, Ohio 45429;
937-438-8878; fax: 937-438-8330
www.mvrma.com

Type of pool: property/casualty.

Type of pool members: cities/towns/town-
ships.

Risk covered: auto physical damage,
auto/equipment liability, bonds, employment
practices liability, general liability, property,
public officials D&O and E&O liability.

Policy form: occurrence.

First coverage document: December 1988.

Member contributions: \$3,559,962.

Assets: \$7,462,934.

Capital/surplus: \$2,447,571.

Pool members: 20.

Staff: 4.

Officers: Tom Judy, president; Sue Knight, vp;
Julie Trick, secretary; Michael Hammond, exec-
utive director.

Contact: Michael Hammond.

Michigan Assn. of School Boards (MASB) Schools Employers Trust

415 W. Kalamazoo St.,
Lansing, Mich. 48933;
800-292-5421; fax: 517-482-4181
www.setseg.org

Sponsoring organization: Michigan Assn. of
School Boards (MASB).

Membership required

Type of pool: employee benefits.

Type of pool members: school districts.

Risk covered: employee benefits.

Policy form: occurrence.

First coverage document: August 1965.

Member contributions: \$58,491,541.

Assets: \$21,617,041.

Capital/surplus: \$14,235,200.

Pool members: 46.

Staff: 18.

Officers: Lou Guizzetti, executive director; Tim-
othy Averill, director-finance and corporate
operations; Chuck Miller, director-sales and
marketing.

Contact: Timothy Averill; 517-816-1649;
taverill@setseg.org.

Michigan Assn. of School Boards (MASB) SEG Property/Casualty

415 W. Kalamazoo St.,
Lansing, Mich. 48933;
800-292-5421; fax: 517-482-0800
www.setseg.org

Sponsoring organization: Michigan Assn. of
School Boards (MASB).

Membership required

Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: auto physical damage,
auto/equipment liability, bonds, employment
practices liability, general liability, property,
public officials D&O and E&O liability.

Policy form: occurrence.

First coverage document: July 1986.

Member contributions: \$31,138,231.

Assets: \$52,530,575.

Capital/surplus: \$27,826,250.

Pool members: 450.

Staff: 8.

Officers: Lou Guizzetti, executive director; Timo-
thy Averill, director-finance and corporate opera-
tions; Chuck Miller, director-sales and marketing.

Contact: Timothy Averill; 517-816-1649;
taverill@setseg.org.

Michigan Assn. of School Boards (MASB) SEG Workers' Compensation Fund

415 W. Kalamazoo St.,
Lansing, Mich. 48933;
800-292-5421; fax: 517-482-0800
www.setseg.org

Sponsoring organization: Michigan Assn. of
School Boards (MASB).

Membership required

Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: workers compensation.

Policy form: occurrence.

First coverage document: July 1978.

Member contributions: \$20,558,739.

Assets: \$105,419,639.

Capital/surplus: \$71,224,651.

Pool members: 451.

Staff: 3.

Officers: Lou Guizzetti, executive director; Timo-
thy Averill, director-finance and corporate opera-
tions; Chuck Miller, director-sales and marketing.

Contact: Timothy Averill; 517-816-1649;
taverill@setseg.org.

Michigan Municipal Risk Management Authority

14001 Merriman,
Livonia, Mich. 48154;
734-513-0300; fax: 734-513-0318
www.mmrma.org

Type of pool: property/casualty.

Type of pool members: cities/towns/townships,
counties, higher education, special districts.

Risk covered: auto physical damage,
auto/equipment liability, employment practices
liability, general liability, property, public offi-
cials D&O and E&O liability.

Policy form: occurrence.

First coverage document: July 1980.

Member contributions: \$49,474,608.

Assets: \$221,129,181.

Capital/surplus: \$110,744,675.

Pool members: 350.

Staff: 34.

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Officers: Michael L. Rhyner, executive director; Michael Ellis, director-claims; Charles Schwab, director-risk management.

Contact: Michael L. Rhyner; 734-245-7730; mrhyner@mmrma.org.

Middle Cities Risk Management Trust

2160 Commons Parkway
Okemos, Mich. 48864;
517-347-7070; fax: 517-347-7727
www.middlecities.org

Sponsoring organization: Middle Cities Education Assn.

Membership required

Type of pool: property/casualty.

Type of pool members: higher education, school districts, public libraries.

Risk covered: auto physical damage, auto/equipment liability, bonds, general liability, property.

Policy form: occurrence.

First coverage document: July 1987.

Member contributions: \$10,207,094.

Assets: \$16,694,863.

Capital/surplus: \$10,044,699.

Pool members: 36.

Staff: 4.

Officers: Robert Beedon, chairman; Thomas E. Bell Sr., executive director/COO; James deSpelder, risk manager; Shirlean Hauser, finance manager.

Contact: Thomas E. Bell Sr.

Middle Cities Workers Compensation Fund

2162 Commons Parkway,
Okemos, Mich. 48864;
517-347-7070; fax: 517-347-7727
www.middlecities.org

Sponsoring organization: Middle Cities Education Assn.

Membership required

Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: workers compensation.

Policy form: occurrence.

First coverage document: July 1993.

Member contributions: \$6,735,517.

Assets: \$7,405,388.

Capital/surplus: \$1,891,544.

Pool members: 16.

Staff: 4.

Officers: Venkat Saripalli, chairperson; Thomas E. Bell Sr., executive director/COO; James deSpelder, risk manager; Shirlean Hauser, finance manager.

Contact: Thomas E. Bell Sr.

Missouri Housing Authorities Property & Casualty Inc.

173 Chesterfield Business Parkway,
Chesterfield, Mo. 63005;
636-530-6181; fax: 636-530-6942

Type of pool: property/casualty.

Type of pool members: housing authorities.

Risk covered: auto physical damage, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence, occurrence, claims made.

First coverage document: November 1988.

Member contributions: \$1,922,805.

Assets: \$9,287,125.

Capital/surplus: \$6,226,281.

Pool members: 102.

Staff: 2.

Officers: Allen Pollock, president.

Contact: John Callen, CEO.

Monmouth County Municipal Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, special districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence.

First coverage document: January 1988.

Member contributions: \$9,556,761.

Assets: \$11,604,155.

Capital/surplus: \$4,598,180.

Pool members: 34.

Officers: Barbara Bascom, chairperson; James J. Kickham, executive director; Margaret Margiotta, secretary.

Contact: James J. Kickham.

Montana Municipal Insurance Authority

P.O. Box 6669,
Helena, Mont. 59604-6669;
406-443-0907; fax: 406-449-7440
www.mmia.net

Sponsoring organization: Montana League of Cities & Towns.

Type of pool: employee benefits & property/casualty.

Type of pool members: cities/towns/townships, consolidated governments.

Risk covered: auto physical damage, auto/equipment liability, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence.

First coverage document: January 1986.

Member contributions: \$14,739,510.

Assets: \$62,382,213.

Capital/surplus: \$20,826,851.

Pool members: 120.

Staff: 19.

Contact: Robert A. Worthington, CEO.

Monterey County Schools Insurance Group JPA

76 Stephanie Drive,
Salinas, Calif. 93901;
831-755-0161; fax: 831-755-0172
www.mcsig.com

Type of pool: employee benefits.

Type of pool members: higher education, school districts.

Risk covered: employee benefits.

Policy form: occurrence, claims made.

First coverage document: July 1982.

Member contributions: \$48,000,000.

Assets: \$8,600,000.

Capital/surplus: \$3,660,000.

Pool members: 5,200.

Staff: 9.

Contact: David Barrett, executive director.

Morris County Municipal Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence.

First coverage document: January 1987.

Member contributions: \$10,446,279.

Assets: \$10,574,436.

Capital/surplus: \$5,097,992.

Pool members: 34.

Officers: Paul McDougall, chairperson; James J. Kickham, executive director; Frank Bastone, secretary.

Contact: James J. Kickham.

Municipal Excess Liability Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, counties, housing authorities.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence, claims made.

First coverage document: January 1987.

Member contributions: \$40,266,616.

Assets: \$57,913,801.

Capital/surplus: \$7,416,481.

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Pool members: 520.

Officers: Frank Bastone, chairperson; David N. Grubb, executive director; Paul Shives, secretary.

Contact: David N. Grubb.

Municipal Excess Liability Residual Claims Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, housing authorities, school districts, special districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence.

First coverage document: January 1995.

Member contributions: \$11,692,993.

Assets: \$36,996,553.

Capital/surplus: \$6,973,304.

Pool members: 15.

Officers: John Willadsen, chairperson; 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.

Type of pool: employee benefits.

Type of pool members: cities/towns/townships.

Risk covered: employee benefits.

Policy form: occurrence.

First coverage document: January 1999.

Member contributions: \$3,083,639.

Assets: \$1,335,883.

Capital/surplus: \$1,113,171.

Pool members: 4.

Officers: Michael Zambito, chairperson; Paul Laracy, executive director; William Garofalo, secretary.

Contact: Paul Laracy.

N

Nebraska Assn. of School Boards (NASB) All Lines Interlocal Cooperative Aggregate Pool

1311 Stockwell,
Lincoln, Neb. 68502;
402-423-4572; fax: 402-423-4561
alicap.org

Sponsoring organization: Nebraska Assn. of

School Boards (NASB).

Membership required

Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence, claims made.

First coverage document: September 1990.

Member contributions: \$12,000,000.

Assets: \$15,000,000.

Capital/surplus: \$3,200,000.

Pool members: 168.

Staff: 12.

Contact: Dan Kosmicki, director-risk management, Nebraska Assn. of School Boards (NASB).

Nebraska Intergovernmental Risk Management Assn.

100 N. 12th St., Suite 200,
Lincoln, Neb. 68508;
402-742-9220; fax: 402-742-9230
www.nirma.info

Type of pool: property/casualty.

Type of pool members: counties.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence, claims made.

First coverage document: January 1988.

Member contributions: \$4,845,691.

Assets: \$18,213,337.

Capital/surplus: \$8,557,156.

Pool members: 74.

Staff: 13.

Officers: Craig L. Nelson, executive director; Larry Pelan, underwriting and risk manager; Andrea Thieman, budget and finance manager.

Contact: Craig L. Nelson.

Nebraska Intergovernmental Risk Management Assn. II

100 N. 12th St., Suite 200,
Lincoln, Neb. 68508;
402-742-9220; fax: 402-742-9230
www.nirma.info

Type of pool: property/casualty.

Type of pool members: counties.

Risk covered: workers compensation.

Policy form: occurrence.

First coverage document: June 1988.

Member contributions: \$3,480,948.

Assets: \$13,879,284.

Capital/surplus: \$5,509,838.

Pool members: 74.

Staff: 13.

Officers: Craig L. Nelson, executive director; Larry Pelan, underwriting and risk manager; Andrea Thieman, budget and finance manager.

Contact: Craig L. Nelson.

Nevada Public Agency Insurance Pool

201 S. Roop St., Suite 102,
Carson City, Nev. 89701;
775-885-7475; fax: 775-883-7398
www.poolpact.com

Management company: Public Agency Risk Management Services Inc.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, counties, school districts, special districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, criminal defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: claims made.

First coverage document: May 1987.

Member contributions: \$11,097,193.

Assets: \$15,085,028.

Capital/surplus: \$6,878,950.

Pool members: 97.

Staff: 6.

Officers: Michael Rebaleati, chairman; Claudette Springmeyer, vice chairman.

Contact: Wayne Carlson, executive director; carlson_we@poolpact.com.

New Jersey Environmental Risk Management Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, special districts.

Risk covered: general liability.

Policy form: claims made.

First coverage document: January 1995.

Member contributions: \$1,240,797.

Assets: \$16,409,509.

Capital/surplus: \$8,658,322.

Pool members: 11.

Officers: Jack Tarditi, chairperson; James J. Kickham, executive director; Paul McDougall, secretary.

Contact: James J. Kickham.

New Jersey Public Housing Authority Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: property/casualty.

Type of pool members: housing authorities, special districts.

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Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence.

First coverage document: January 1994.

Member contributions: \$6,935,635.

Assets: \$6,214,893.

Capital/surplus: \$2,357,584.

Pool members: 80.

Officers: William Cottman, chairperson; Albert J. Tasker III, executive director; Madeline Cook, secretary.

Contact: Albert J. Tasker III.

New Jersey Utility Authorities Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: property/casualty.

Type of pool members: utility and sewer authorities.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence.

First coverage document: September 1991.

Member contributions: \$7,311,664.

Assets: \$7,201,902.

Capital/surplus: \$4,409,605.

Pool members: 71.

Officers: Brian Bigler, chairman; James J. Kickham, executive director; Patrick Parkinson, secretary.

Contact: James J. Kickham.

New York Municipal Insurance Reciprocal (NYMIR)

24 Aviation Road,
Albany, N.Y. 12205;
518-437-1171; fax: 518-437-1182
www.nymir.org

Management company: Wright Risk Management Co. Inc.; 333 Earle Ovington Blvd., Uniondale, N.Y. 11553; 516-227-2300; fax: 516-227-2352; www.wrightrisk.com.

Sponsoring organization: New York Conference of Mayors, New York State Assn. of Counties, New York State Assn. of Towns.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, counties, special districts, fire districts.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence, claims made.

First coverage document: September 1993.

Member contributions: \$4,000,000.

Assets: \$64,000,000.

Capital/surplus: \$19,000,000.

Pool members: 605.

Staff: 34.

Officers: Kenneth C. Andrews, president; John R. LaPointe, vp; John C. Layne, treasurer.

Contact: Brian A. Custer, president-New York Municipal Insurance Reciprocal division-Wright Risk Management Co. Inc.

North Carolina Housing Authorities Risk Retention Pool

6813-B Fairview Road,
Charlotte, N.C. 28210;
704-364-6187; fax: 704-364-7143

Management company: ARM Group Inc.

Type of pool: employee benefits & property/casualty.

Type of pool members: housing authorities.

Risk covered: auto physical damage, auto/equipment liability, bonds, employee benefits, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence, claims made.

First coverage document: January 1988.

Member contributions: \$6,335,449.

Assets: \$37,745,186.

Capital/surplus: \$26,433,437.

Pool members: 91.

Staff: 6.

Officers: Freida L. Jackson, CEO; Kim Wrenn, claims manager; Sandra Duncan, account administrator.

North Carolina Interlocal Risk Management Agency

P.O. Box 1310,
Raleigh, N.C. 27602;
919-733-1212; fax: 919-715-6656

Type of pool: employee benefits.

Type of pool members: cities/towns/townships, housing authorities, transit districts.

Risk covered: workers compensation.

Policy form: manuscript.

Member contributions: \$24,848,223.

Assets: \$17,059,346.

Capital/surplus: \$55,905,259.

Contact: Robert G. Haynes, associate director-risk management and member services
Fiscal year ending 6/30.

North Dakota Insurance Reserve Fund

P.O. Box 2258,
Bismarck, N.D. 58502-2258;
701-224-1988; fax: 701-224-0609
www.ndirf.com

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, counties, housing authorities, school districts, special districts, transit districts.

Risk covered: auto physical damage, auto/equipment liability, employment practices

liability, general liability, medical accident coverage, property, public officials D&O and E&O liability.

Policy form: occurrence.

First coverage document: January 1986.

Member contributions: \$8,100,000.

Assets: \$33,800,000.

Capital/surplus: \$18,400,000.

Pool members: 2,516.

Staff: 16.

Contact: Steven L. Spilde, CEO.

North Jersey Municipal Employee Benefits Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.njmebf.com

Management company: Public Entity Risk Management Administration Inc.

Type of pool: employee benefits.

Type of pool members: cities/towns/townships.

Risk covered: employee benefits.

First coverage document: January 1993.

Member contributions: \$20,953,652.

Assets: \$6,851,664.

Capital/surplus: \$4,669,072.

Pool members: 13.

Officers: Michael Zambito, chairperson; Paul Laracy, executive director; Joseph Catenaro, secretary.

Contact: Paul Laracy.

North Valley Schools Insurance Group (NVSIG)

1831 K St.,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-244-1198
www.nvsig.org

Management company: Bickmore Risk Services, www.brsrisk.com.

Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: workers compensation.

Policy form: occurrence.

First coverage document: July 1979.

Member contributions: \$13,504,189.

Assets: \$4,569,100.

Capital/surplus: \$343,621.

Pool members: 65.

Staff: 4.

Officers: Wes Combes, president; Randy Meeker, vp; Bonjie Immoos, secretary.

Contact: Kim Santin, administrator;
ksantin@brsrisk.com.

Northern California Regional Liability Excess Fund

P.O. Box 4328,
Torrance, Calif. 90510;
310-212-3344; fax: 310-212-0300
www.norcalrelief.org

Management company: Keenan & Associates, www.keenan.com.

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Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence.

First coverage document: July 1986.

Member contributions: \$32,000,000.

Assets: \$37,000,000.

Capital/surplus: \$9,000,000.

Pool members: 420.

Contact: Graham G. Grice, Joint Powers Authority manager.

Northern Colorado Workers Compensation Insurance Pool

1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585

Management company: RiskCap,
www.riskcap.com.

Sponsoring organization: Colorado school districts.

Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: workers compensation.

Policy form: occurrence.

First coverage document: July 1985.

Member contributions: \$1,190,014.

Assets: \$2,395,104.

Capital/surplus: \$1,832,329.

Pool members: 3.

Officers: Alan Hergert, president, Mike Miller, vp; Ed Smith, secretary.

Contact: Bill Rush, vp- RiskCap;
brush@riskcap.com.

O

Ocean County Municipal Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, special districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence.

First coverage document: January 1987.

Member contributions: \$14,520,295.

Assets: \$16,999,241.

Capital/surplus: \$5,360,908.

Pool members: 31.

Officers: Scott MacFadden, chair; James J. Kickham, executive director; Paul Shives, secretary.

Contact: James J. Kickham.

Ohio Government Risk Management Plan

811 Madison Ave.,
Toledo, Ohio 43603-2083;
800-249-5268; fax: 419-259-6099
www.ohioplan.org

Management company: Hylant Administrative Services, www.hylant.com.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, counties, special districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence.

First coverage document: June 1988.

Member contributions: \$14,000,000.

Assets: \$6,000,000.

Capital/surplus: \$4,400,000.

Pool members: 500.

Officers: Harry Wiebe, chairman.

Contact: Joe Seay, president-Hylant Administrative Services; joe.seay@hylant.com.

Ohio School Plan

811 Madison Ave.,
Toledo, Ohio 43603-2083;
800-249-5268; fax: 419-259-6099
www.ohioschoolplan.org

Management company: Hylant Administrative Services, www.hylant.com.

Sponsoring organization: Buckeye Assn. of School Administrators, Ohio Assn. of School Business Officials, Ohio School Boards Assn.

Membership required

Type of pool: property/casualty.

Type of pool members: school districts, mental retardation/developmental disabled service units.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability.

Policy form: occurrence, claims made.

First coverage document: February 2002.

Member contributions: \$11,000,000.

Assets: \$850,000.

Capital/surplus: \$340,000.

Pool members: 400.

Officers: Kirk Hamilton, chairman.

Contact: Joe Seay, president-Hylant Administrative Services; joe.seay@hylant.com.

Ohio Transit Risk Pool

34 Merz Blvd., Suite D,
Fairlawn, Ohio 44333;
330-864-2979; fax: 330-864-2952
www.ohiotransitriskpool.org

Type of pool: property/casualty.

Type of pool members: transit districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence.

First coverage document: January 1995.

Member contributions: \$5,430,613.

Assets: \$9,252,875.

Capital/surplus: \$2,599,802.

Pool members: 12.

Staff: 5.

Officers: John M. Nielsen, CEO; Gregory Zeren, claims manager; Barbara Rhoades, director-underwriting.

Contact: John M. Nielsen.

Oklahoma Municipal Assurance Group

4130 N. Lincoln Blvd.,
Oklahoma City, Okla. 73105;
405-525-6624; fax: 405-525-5888
www.omag.org

Type of pool: employee benefits & property/casualty.

Type of pool members: cities/towns/townships, housing authorities.

Risk covered: auto physical damage, auto/equipment liability, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence, claims made.

First coverage document: July 1977.

Member contributions: \$39,300,000.

Assets: \$75,500,000.

Capital/surplus: \$30,000,000.

Pool members: 400.

Staff: 23.

Officers: Patrick Parsons, CEO; Steven Reel, general counsel; Gary McKnight, director-finance.

Contact: Patrick Parsons.

P

PELICAN Insurance Co., A Reciprocal Risk Retention Group

P.O. Box 60769,
Harrisburg, Pa. 17106-0769;
717-526-1010; fax: 717-526-1020
www.pacounties.org

Management company: PELICAN Insurance Management Ltd.

Sponsoring organization: Pennsylvania Assn. of Affiliated Housing.

Membership required

Type of pool: property/casualty.

Type of pool members: counties, nonprofit nursing homes.

Risk covered: general liability.

Policy form: claims made, manuscript.

First coverage document: March 2003.

Member contributions: \$4,500,000.

Assets: \$10,000,000.

Capital/surplus: \$6,000,000.

Pool members: 33.

Staff: 8.

Officers: John R. Sallade, managing director;

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Christie Ward, special services and training manager; Steve McDermott, captive programs director.

Contact: John R. Sallade.

Pennsylvania Counties Risk Pool (PCoRP)

P.O. Box 60769,
Harrisburg, Pa. 17106-0769;
717-526-1010; fax: 717-526-1020
www.pacounties.org

Sponsoring organization: County Commissioners Assn. of Pennsylvania.

Membership required

Type of pool: property/casualty.

Type of pool members: counties.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence, occurrence, claims made, manuscript.

First coverage document: April 1987.

Member contributions: \$9,000,000.

Assets: \$12,000,000.

Capital/surplus: \$1,000,000.

Pool members: 45.

Staff: 10.

Officers: John R. Sallade, managing director; Betty Welkie, property/casualty programs manager; Bruce Mitchell, loss control programs manager.

Contact: John R. Sallade.

Pennsylvania Counties Workers' Compensation Trust (PComp)

P.O. Box 60769,
Harrisburg, Pa. 17106-0769;
717-526-1010; fax: 717-526-1020
www.pacounties.org

Sponsoring organization: County Commissioners Assn. of Pennsylvania.

Membership required

Type of pool: property/casualty.

Type of pool members: counties.

Risk covered: workers compensation.

Policy form: occurrence.

First coverage document: January 1993.

Member contributions: \$9,000,000.

Assets: \$14,000,000.

Capital/surplus: \$1,000,000.

Pool members: 56.

Staff: 10.

Officers: John R. Sallade, managing director; Betty Welkie, property/casualty programs manager; Bruce Mitchell, loss control programs manager.

Contact: John R. Sallade.

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

Professional Municipal Management Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence.

First coverage document: January 1988.

Member contributions: \$2,705,538.

Assets: \$3,689,824.

Capital/surplus: \$1,773,452.

Pool members: 4.

Officers: Denise Rose, chairperson; David N. Grubb, executive director; Thomas Merchel, secretary.

Contact: David N. Grubb.

Protected Insurance Program for Schools

P.O. Box 4328,
Torrance, Calif. 90510;
310-212-0363; fax: 310-212-0300
www.pipsjpa.org

Management company: Keenan & Associates, www.keenan.com.

Type of pool: property/casualty.

Type of pool members: higher education, school districts.

Risk covered: workers compensation.

Policy form: occurrence.

First coverage document: July 2003.

Member contributions: \$177,461,038.

Assets: \$57,844,449.

Capital/surplus: \$257,337.

Pool members: 384.

Staff: 2.

Contact: Doug Ross, Joint Powers Authority manager; 310-212-0363, ext. 2606.

Public Agency Compensation Trust

201 S. Roop St., Suite 102,
Carson City, Nev. 89701;
775-885-7475; fax: 775-883-7398
www.poolpact.com

Management company: Public Agency Risk Management Services Inc.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, counties, school districts, special districts.

Risk covered: workers compensation.

First coverage document: April 1996.

Member contributions: \$11,623,822.

Assets: \$22,646,620.

Capital/surplus: \$7,042,968.

Pool members: 125.

Staff: 6.

Officers: Alan Kalt, chairman; Cash Minor, vice chairman.

Contact: Wayne Carlson, executive director; carlson_we@poolpact.com.

Public Agency Risk Sharing Authority of California (PARSAC)

1525 Response Road, Suite One,
Sacramento, Calif. 95815;
916-927-7727; fax: 916-927-3075
www.parsac.org

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence.

First coverage document: June 1986.

Member contributions: \$7,548,085.

Assets: \$20,539,350.

Capital/surplus: \$8,131,160.

Pool members: 37.

Staff: 5.

Officers: Cathy-Wilcox Barnes, president; Greg Franklin, treasurer; Kevin Plett, auditor/controller.

Contact: Joanne Rennie, general manager.

Public Employer Risk Management Assn. Inc. (PERMA)

9 Cornell Road,
Latham, N.Y. 12110;
518-220-1111; fax: 518-220-9774
www.perma.org

Management company: Northeast Assn. Management Inc.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, counties, housing authorities, school districts, transit districts.

Risk covered: workers compensation.

First coverage document: June 1983.

Member contributions: \$37,286,751.

Assets: \$114,778,933.

Capital/surplus: \$9,856,975.

Pool members: 376.

Staff: 60.

Officers: Brent Wilkes, president; Kevin Hume, executive vp.

Contact: Nick 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

Type of pool: employee benefits & property/casualty.

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Type of pool members: cities/towns/townships, special districts, transit districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence.

First coverage document: October 1985.

Member contributions: \$12,860,384.

Assets: \$12,911,449.

Capital/surplus: \$5,070,472.

Pool members: 25.

Staff: 5.

Contact: Scott Ellerbrock, general manager.

S

Schools Alliance for Workers' Compensation Excess

P.O. Box 4328,
Torrance, Calif. 90510;
310-212-0363; fax: 310-212-0300

Management company: Keenan & Associates, www.keenan.com.

Type of pool: property/casualty.

Type of pool members: higher education.

Risk covered: workers compensation.

Policy form: occurrence.

First coverage document: July 1986.

Member contributions: \$1,899,147.

Assets: \$30,905,433.

Capital/surplus: \$856,534.

Pool members: 9.

Staff: 2.

Contact: Doug Ross, Joint Powers Authority manager; 310-212-0363, ext. 2606.

Schools Excess Liability Fund (SELF)

1531 I St.,
Sacramento, Calif. 95814;
916-321-5300; fax: 916-321-5311
www.selfjpa.org

Type of pool: property/casualty.

Type of pool members: higher education, school districts.

Risk covered: auto/equipment liability, employment practices liability, general liability, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence.

First coverage document: March 1986.

Member contributions: \$74,589,000.

Assets: \$173,648,000.

Capital/surplus: \$25,796,000.

Pool members: 1,195.

Staff: 7.

Officers: Tom Osborne, CEO; Tim Kern, CFO.

Contact: Tom Osborne; 866-453-5300.

Business Insurance's 2005 online directories are searchable in the directories area of www.businessinsurance.com.

South Bergen Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, special districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence.

First coverage document: January 1986.

Member contributions: \$10,745,073.

Assets: \$10,455,280.

Capital/surplus: \$2,725,329.

Pool members: 21.

Officers: Frank Bianchi, chair; David N. Grubb, executive director; John Hason, secretary.

Contact: David N. Grubb.

Southern California Regional Liability Excess Fund

P.O. Box 4328,
Torrance, Calif. 90510;
310-212-3344; fax: 310-212-0300
www.socalrelief.org

Management company: Keenan & Associates, www.keenan.com.

Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability.

Policy form: occurrence.

First coverage document: July 1986.

Member contributions: \$19,628,047.

Assets: \$33,132,265.

Capital/surplus: \$9,966,102.

Pool members: 71.

Contact: Douglas J. Ross, Joint Powers Authority manager.

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.

Type of pool: employee benefits.

Type of pool members: cities/towns/townships.

Risk covered: employee benefits.

Policy form: date of service.

First coverage document: January 1992.

Member contributions: \$13,825,676.

Assets: \$4,947,917.

Capital/surplus: \$3,768,574.

Pool members: 21.

Officers: Theodore Dorn, chairman; James J. Kickham, executive director; Michael Mevoli, secretary.

Contact: James J. Kickham.

Southern Orange County Property/Liability Joint Powers Authority

12750 Center Court Drive, Suite 205,
Cerritos, Calif. 90703;
562-403-4640; fax: 562-403-4644.

Management company: Alliance of Schools for Cooperative Insurance Programs, www.ascip.org.

Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: auto physical damage, auto/equipment liability, criminal defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence.

First coverage document: July 1981.

Member contributions: \$1,395,807.

Assets: \$2,200,000.

Pool members: 4.

Staff: 2.

Officers: Connie Duddridge, president; Arlene Ito, vp; Barbara Ott, treasurer/secretary.

Contact: Barbara Sasser, ASCIP principal risk services consultant.

Statewide Assn. of Community Colleges

P.O. Box 4328,
Torrance, Calif. 90510;
310-212-0363; fax: 310-212-0300
www.swacc.org

Management company: Keenan & Associates, www.keenan.com.

Type of pool: property/casualty.

Type of pool members: higher education.

Risk covered: auto physical damage, auto/equipment liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence.

Member contributions: \$14,109,544.

Assets: \$28,476,314.

Capital/surplus: \$11,123,998.

Pool members: 45.

Contact: Graham Grice, Joint Powers Authority manager; 310-212-0363, ext. 2600.

Statewide Educational Wrap Up (SEWUP)

P.O. Box 4328,
Torrance, Calif. 90510;
310-212-3344; fax: 310-787-8838
www.sewup.org

Management company: Keenan & Associates, www.keenan.com.

Type of pool: property/casualty.

Type of pool members: higher education, school districts.

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Risk covered: general liability, property, workers compensation.

Policy form: occurrence.

First coverage document: July 1999.

Member contributions: \$9,000,000.

Assets: \$4,000,000.

Pool members: 450.

Staff: 10.

Officers: John Pappalardo, president; Carol Horton, district vp; Judy Neal, district secretary; Ray Enos, district treasurer.

Contact: Tim Keenan, senior vp-Keenan & Associates; 310-212-0363, ext. 2000.

Suburban Essex Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, school districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence.

First coverage document: January 1992.

Member contributions: \$4,813,472.

Assets: \$4,703,477.

Capital/surplus: \$1,697,131.

Pool members: 10.

Officers: Mauro Tucci, chairman; David N. Grubb, executive director; Marjorie Smith, secretary.

Contact: David N. Grubb.

Suburban Municipal Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence, claims made.

First coverage document: January 1994.

Member contributions: \$3,613,282.

Assets: \$3,625,500.

Capital/surplus: \$1,664,889.

Pool members: 9.

Officers: James Gruba, chairman; David N. Grubb, executive director; Laureen Fellin, secretary.

Contact: David N. Grubb.

T

TML Intergovernmental Employee Benefits Pool

1821 Rutherford Lane, Suite 300,
Austin, Texas 78754-5151;
512-719-6500; fax: 512-719-6509
www.tmliebp.org

Type of pool: employee benefits.

Type of pool members: cities/towns/townships, counties, housing authorities, school districts.

Risk covered: employee benefits.

Member contributions: \$92,182.

Assets: \$69,303,705.

Capital/surplus: \$45,719,571.

Pool members: 627.

Staff: 655.

Contact: Susan Smith, executive director;
susan.smith@tmliebp.org.

Tennessee Housing Authorities Risk Management Trust

P.O. Box 846,
Nashville, Tenn. 37202;
615-252-8414; fax: 615-252-3677

Management company: Arthur J. Gallagher & Co., BB&H division; 235 Highlandia Dr., Suite 200, Baton Rouge, La. 70810; 225-292-3515

Sponsoring organization: Tennessee Assn. of Housing & Redevelopment Agencies.

Type of pool: property/casualty.

Type of pool members: housing authorities.

Risk covered: general liability.

Policy form: occurrence.

First coverage document: February 1997.

Member contributions: \$4,504,253.

Assets: \$4,515,375.

Capital/surplus: \$2,720,685.

Pool members: 85.

Contact: James L. Thiltgen, president.

Tennessee Municipal League Risk Management Pool

5100 Maryland Way,
Brentwood, Tenn. 37027-7501;
615-371-0049; fax: 615-377-3067
www.tmlmp.org

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, housing authorities, school districts, special districts, transit districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence, claims made.

First coverage document: December 1979.

Member contributions: \$55,000,000.

Assets: \$139,000,000.

Capital/surplus: \$42,000,000.

Pool members: 506.

Staff: 25.

Contact: Dawn R. Crawford; executive vp/CFO.

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: Texas Assn. of Counties.

Membership required

Type of pool: property/casualty.

Type of pool members: counties, special districts.

Risk covered: auto/equipment liability, employment practices liability, general liability, public officials D&O and E&O liability.

Policy form: claims made, occurrence.

First coverage document: October 1986.

Member contributions: \$19,845,000.

Assets: \$115,151,000.

Capital/surplus: \$81,988,000.

Pool members: 209.

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: Texas Assn. of Counties.

Membership required

Type of pool: employee benefits.

Type of pool members: counties, special districts.

Risk covered: employee benefits.

First coverage document: October 2001.

Member contributions: \$69,815,000.

Assets: \$52,925,000.

Capital/surplus: \$47,108,000.

Pool members: 161.

Officers: Jim Jean, director-program administration; Donnie Carriker, director-field services; Nancy Lyter, CFO.

Contact: Jim Jean.

Texas Assn. of Counties Property & Casualty Self-Insurance Pool

P.O. Box 2131,
Austin, Texas 78701;
512-478-8753; fax: 512-478-1426
www.county.org

Sponsoring organization: Texas Assn. of Counties.

Membership required

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Type of pool: property/casualty.

Type of pool members: counties, special districts.

Risk covered: auto physical damage, property.

Policy form: occurrence.

First coverage document: October 1989.

Member contributions: \$7,945,000.

Assets: \$14,237,000.

Capital/surplus: \$11,220,000.

Pool members: 183.

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: Texas Assn. of Counties.

Membership required

Type of pool: employee benefits.

Type of pool members: counties, special districts.

Risk covered: unemployment compensation.

First coverage document: January 1977.

Member contributions: \$5,400,000.

Assets: \$5,362,000.

Capital/surplus: \$3,852,000.

Pool members: 206.

Officers: Jim Jean, director-program administration; Donnie Carriker, director-field services; Nancy Lyter, CFO.

Contact: Jim Jean.

Texas Assn. of Counties Workers' Compensation Self-Insurance Fund

P.O. Box 2131,
Austin, Texas 78701;
512-478-8753; fax: 512-478-1426
www.county.org

Sponsoring organization: Texas Assn. of Counties.

Membership required

Type of pool: property/casualty.

Type of pool members: counties, special districts.

Risk covered: workers compensation.

First coverage document: July 1974.

Member contributions: \$34,141,000.

Assets: \$154,961,000.

Capital/surplus: \$44,223,000.

Pool members: 282.

Officers: Jim Jean, director-program administration; Donnie Carriker, director-field services; Nancy Lyter, CFO.

Contact: Jim Jean.

Texas Assn. of Public Schools Property and Liability Fund

342 W. Woodlawn Ave., Suite 100,
San Antonio, Texas 78212-3314;
210-736-2600; fax: 210-736-2699
www.texasassociationofpublicschools.org

Management company: Willis Pooling,
www.willispooling.com.

Type of pool: property/casualty.

Type of pool members: school districts, education service centers, public community colleges.

Risk covered: auto physical damage, auto/equipment liability, bonds, employee benefits, general liability, property.

Policy form: occurrence, claims made.

First coverage document: September 2001.

Member contributions: \$17,000,000.

Assets: \$8,250,000.

Capital/surplus: \$2,300,000.

Pool members: 193.

Staff: 2.

Officers: Cecil B. Tatum, chairman.

Contact: R. Lamar Sawyer Jr., executive director.

Texas Assn. of School Boards Risk Management Fund

P.O. Box 400,
Austin, Texas 78767;
512-467-3510; fax: 512-467-3619
www.tasb.org/risk

Management company: Texas Assn. of School Boards, www.tasb.org.

Membership required

Type of pool: employee benefits & property/casualty.

Type of pool members: higher education, school districts, special districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, unemployment compensation, workers compensation.

Policy form: occurrence, claims made.

First coverage document: January 1974.

Member contributions: \$108,100,000.

Assets: \$267,100,000.

Capital/surplus: \$90,600,000.

Pool members: 1,139.

Staff: 207.

Officers: Dubravka Romano, associate executive director-risk management services; Doralee Thrasher, director-underwriting and marketing; Gwen McDade, director-financial operations; Edwin Thompson, director-loss prevention; Todd Holt, Krista Ferguson, directors-claims administration.

Contact: Dubravka Romano.

Texas Municipal League Intergovernmental Risk Pool

P.O. Box 149194,
Austin, Texas 78714-9194;
512-491-2300; fax: 512-491-2311
www.tmlirp.org

Sponsoring organization: The Texas Municipal League.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, housing authorities, special districts, transit districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, criminal defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence.

First coverage document: July 1973.

Member contributions: \$115,701,139.

Assets: \$436,311,119.

Capital/surplus: \$212,906,337.

Pool members: 2,526.

Staff: 220.

Officers: R. Marvin Townsend, executive director; Carol A. Loughlin, deputy director; David Reagan, general counsel.

Contact: Carol A. Loughlin;
cloughlin@tmlirp.org.

Township Officials of Illinois Risk Management Assn. (TOIRMA)

401 Main St., Suite 1010,
Peoria, Ill. 61602-1241;
309-674-8010; fax: 309-674-8011

Management company: Cannon Cochran Management Services Inc.; 2 E. Main St., Suite 208, Danville, Ill. 61832-5850; 217-446-1089; fax: 217-444-2495; www.ccmsi.com.

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto physical damage, auto/equipment liability, bonds, general liability, medical accident coverage, property, public officials D&O and E&O liability, workers compensation.

Policy form: occurrence, claims made.

First coverage document: June 1986.

Member contributions: \$11,850,818.

Assets: \$52,386,875.

Capital/surplus: \$14,124,011.

Pool members: 1,576.

Staff: 3.

Officers: Jerry H. Kats, executive director; Rod-erick D. Beck, associate executive director.

Contact: Jerry H. Kats.

Transit Mutual Insurance Corp. of Wisconsin

2575 S. Memorial Drive, Suite 105,
Appleton, Wis. 54915-1483;
920-832-3970; fax: 920-832-3974

Type of pool: property/casualty.

Type of pool members: cities/towns/townships.

Risk covered: auto physical damage, auto/equipment liability.

Policy form: occurrence.

First coverage document: January 1986.

Member contributions: \$1,809,667.

Assets: \$8,126,736.

Capital/surplus: \$6,010,291.

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Pool members: 19.

Staff: 6.

Officers: Robert Johnson, president; Greg Seibert, vp; Nancy Kreutzman, executive director; Michael Glasheen, secretary/treasurer.

Contact: Nancy Kreutzman;
nance-tmi@new.rr.com.

Tri-County Schools Insurance Group

1445 Butte House Road, Suite A,
Yuba City, Calif. 95993;
530-822-5299; fax: 530-822-5284
www.tcsig.com

Type of pool: employee benefits & property/casualty.

Type of pool members: cities/towns/townships, counties, higher education, school dis-

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tricts.

Risk covered: auto physical damage, auto/equipment liability, employee benefits, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability.

Policy form: occurrence.

First coverage document: July 1983.

Member contributions: \$43,928,537.

Assets: \$8,092,873.

Capital/surplus: \$1,976,277.

Pool members: 5,200.

Staff: 5.

Officers: Ryan Robison, president; Baldev Johal, vp; Al Alt, secretary.

Contact: Richard Hare, executive director.

Tuolumne JPA

175 S. Fairview Lane,
Sonora, Calif. 95370;
209-536-2035; fax: 209-533-9513
www.tuolumnejpa.org

Type of pool: employee benefits & property/casualty.

Type of pool members: school districts.

Risk covered: auto physical damage, auto/equipment liability, criminal defense expense reimbursement, employee benefits, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence.

First coverage document: February 1980.

Member contributions: \$16,353,779.

Assets: \$6,319,685.

Capital/surplus: \$2,842,345.

Pool members: 29.

Staff: 4.

Officers: Joe Silva, president; Francie Heim, vp; Michael Chimento, secretary; Peggy Abrille, treasurer/controller.

Contact: Becky Slaughter, executive director.

V

Valley Insurance Program Joint Power Agency (VIP JPA)

1831 K St.,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-491-1436
www.vipjpa.org

Management company: Bickmore Risk Services, www.brsrisk.com.

Type of pool: property/casualty.

Type of pool members: higher education.

Risk covered: auto physical damage, employment practices liability, general liability, property, workers compensation.

Policy form: occurrence.

First coverage document: October 1986.

Member contributions: \$4,441,329.

Assets: \$7,183,531.

Pool members: 4.

Officers: Teresa Scott, president; Larry Johnson, vp; Doug Brinkley, secretary.

Contact: John Chaquica, administrator; 916-244-1116; jchaquica@brsrisk.com.

Vector Control Joint Powers Agency

1831 K St.,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-244-1199
www.vcjpa.org

Management company: Bickmore Risk Services, www.brsrisk.com

Type of pool: property/casualty.

Type of pool members: special districts.

Risk covered: auto physical damage, auto/equipment liability, general liability, property, workers compensation.

Policy form: occurrence.

First coverage document: July 1979.

Member contributions: \$2,436,268.

Assets: \$10,177,339.

Capital/surplus: \$5,281,572.

Pool members: 33.

Officers: Jim Wanderscheid, president; Dave Farley, vp; Steve West, treasurer.

Contact: Andie Giambastiani, board secretary; 916-244-1126; agiambastiani@brsrisk.com.

W

Washington Cities Insurance Authority

P.O. Box 88030,
Tukwila, Wash. 98138;
206-575-6046; fax: 206-575-7426
www.wciapool.org

Type of pool: property/casualty.

Type of pool members: cities/towns/townships, special districts.

Risk covered: auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence, manuscript.

First coverage document: January 1981.

Member contributions: \$22,000,000.

Assets: \$103,000,000.

Capital/surplus: \$32,000,000.

Pool members: 111.

Staff: 17.

Officers: Lew Leigh, executive director; Eric B. Larson, Jill Marcell, deputy directors.

Contact: Lew Leigh.

Washington Counties Risk Pool

205 Clark Place S.E.,
Tumwater, Wash. 98501-4062;
360-586-7447; fax: 360-586-7446
www.wacounties.org/wcrp

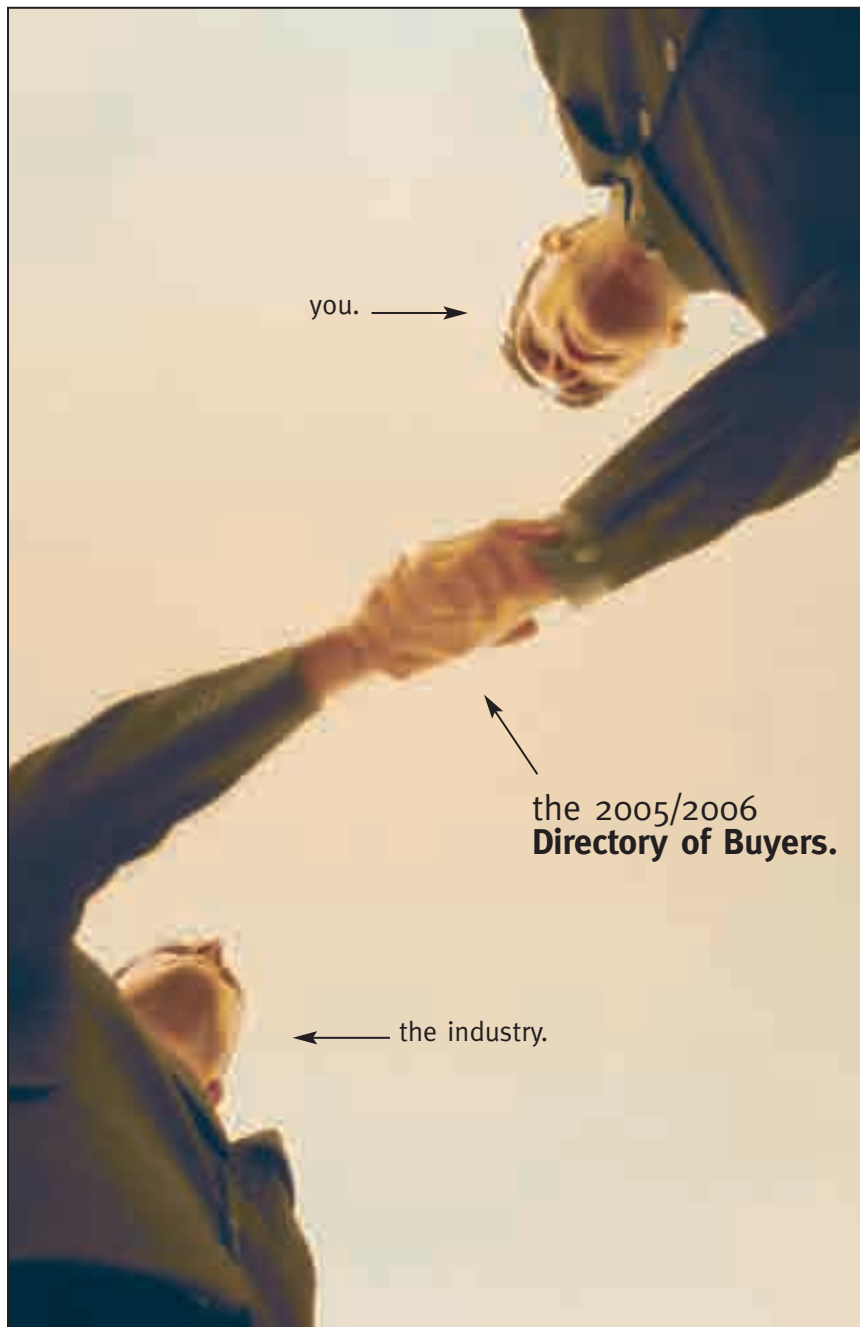
Type of pool: property/casualty.

Type of pool members: counties.

Risk covered: general liability, property, public officials D&O and E&O liability.

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Policy form: occurrence.

First coverage document: October 1988.

Member contributions: \$10,897,279.

Assets: \$19,974,494.

Capital/surplus: (\$1,299,330).

Pool members: 28.

Staff: 8.

Officers: Rose Elway, president; Randy Watts, secretary/treasurer.

Contact: David Goldsmith, Vyrle Hill, managing co-directors.

Washington Schools Risk Management Pool

P.O. Box 88700,
Tukwila, Wash. 98138-2700;
206-394-9737; fax: 206-394-9712
www.psesd.org/pssrmp/

Management company: Puget Sound Educational Service District; 400 S.W. 152nd St., Burien, Wash. 98166; 206-439-3636;
www.psesd.org.

Type of pool: property/casualty.

Type of pool members: school districts.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence.

First coverage document: September 1986.

Member contributions: \$27,340,451.

Assets: \$73,566,319.

Capital/surplus: \$21,911,926.

Pool members: 80.

Staff: 20.

Officers: David Hayasaka, executive director; Deborah Callahan, director-claims; Mary Sue Linville, director-risk management; Ray Lettus director-underwriting and operations.

Contact: David Hayasaka.

Washington State Transit Insurance Pool

2629 12th Court S.W.,
Olympia, Wash. 98502;
360-586-1800; fax: 360-586-1803
www.wstip.org

Type of pool: property/casualty.

Type of pool members: transit districts.

Risk covered: auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: occurrence, claims made.

First coverage document: January 1989.

Member contributions: \$6,320,000.

Assets: \$13,000,000.

Capital/surplus: \$7,825,000.

Pool members: 20.

Staff: 7.

Officers: Dale O'Brien, president; Steve Clancy, vp; Lynn Bourton, secretary; Ben Foreman, treasurer; Allen F. Hatten, executive director Michael J. Spears, deputy director.

Employee benefit consultants

A

Administrative Management Group

3800 N. Wilke Road, Suite 250,
Arlington Heights, Ill. 60004;
847-577-6000; fax: 847-870-9200
www.amgusa.com

Benefit consulting since: 1982.

Providing benefit outsourcing services since: 1995.

Parent: Lincoln Financial Group.

Benefit consulting: 90% of revenues.

Retirement plan consulting: 80% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, record-keeping and administration systems consulting.

Welfare plan consulting: 5% of revenues: plan design consulting.

Employee communication consulting: 5% of revenues: general consulting on communications programs.

Benefit outsourcing services: 10% of revenues.

Defined contribution: 4% of revenues: plan administration, communication and education programs, customer service/call centers.

Defined benefits: 3% of revenues: pension plan administration, data consulting, customer service/call centers.

Benefit communications: 3% of revenues: benefit statement preparation, booklet preparation.

Staff: 210 total, 150 consulting professionals, 30 outsourcing professionals.

Consulting clients: 300 total: 60% corporations, 5% multiemployer plans, 5% government, 30% nonprofit.

Outsourcing clients: 60 total: 65% corporations, 5% government, 30% nonprofit.

Compensation: by the project, on retainer, by the hour.

Gross revenues: \$25 million from worldwide benefit consulting in 2004, all from U.S. locations; \$18 million from worldwide benefit consulting in 2003, all from U.S. locations; \$3 million from worldwide outsourcing services in 2004, all from U.S. locations; \$2 million from worldwide outsourcing services in 2003, all from U.S. locations; \$28 million in total worldwide revenues in 2004, all from U.S. locations; \$20 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: John Salajka, president; David Goldenberg, vp.

Contact: Mike Howlett, new business development associate; mhowlett@amgusa.com.

Aon Consulting Worldwide

200 E. Randolph St., Suite 1000,
Chicago, Ill. 60601;
800-438-6487; fax: 312-381-0240
www.aon.com

Benefit consulting since: 1934.

Parent: Aon Corp.

Benefit consulting: 70% 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: health care cost containment, evaluation of other services, insurer/broker selection consulting.

Employee communication consulting: general consulting on communications programs.

Benefit outsourcing services: 24% of revenues.

Defined contribution: plan administration, customer service/call centers.

Defined benefits: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery of pension plans, customer service/call centers.

Health and welfare: medical, dental and vision plans, life and disability insurance, flexible spending accounts, health savings or reimbursement 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: 6% of revenues: compensation consulting, brokering, general management consulting, claims administration.

Branch offices: 69 U.S.; 48 non-U.S.

Staff: 7,200 total.

Compensation: by the project, commissions, on retainer, by the hour.

Gross revenues: \$869 million from worldwide benefit consulting in 2004, 60%* from U.S. locations; \$829 million from worldwide benefit consulting in 2003, 64%* from U.S. locations; \$298 million from worldwide outsourcing services in 2004, \$295 million from worldwide outsourcing services in 2003, \$1.2 billion in total worldwide revenues in 2004, 60% from U.S. locations; \$1.2 billion in total worldwide revenues in 2003, 64% from U.S. locations.

Officers: Donald C. Ingram, chairman/CEO-Aon Consulting Worldwide; Michael J. Gulotta, vice chairman-Aon Consulting Worldwide; Roger L. Vaughn, president-Aon Consulting U.S.; Ron Amy, chairman-Aon Consulting Ltd., United Kingdom.

*BI estimate.

B

BeneCom Associates L.L.C.

152R Simsbury Road, Building 9,
Avon, Conn. 06001-1423;
860-674-2626; fax: 860-674-2627
www.benecomassociates.com

Benefit consulting since: 1992.

Providing benefit outsourcing services since: 1992.

Benefit consulting: 10% of revenues.

Employee communication consulting: 10% of revenues: general consulting on communications programs.

Benefit outsourcing services: 90% of revenues.

Defined benefits: pension plan administration.

Benefit communications: 90% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.

Branch offices: Atlanta.

Staff: 9 total, 4 consulting professionals, 5 outsourcing professionals.

Outsourcing clients*: 150 total: 97% corporations, 1% government, 2% Not-for-profits.

Compensation: by the project.

Gross revenues: \$250,000** from worldwide benefit consulting in 2004, \$190,000** from worldwide benefit consulting in 2003, \$2.3 million from worldwide outsourcing services in 2004, all from U.S. locations; \$1.7 million from worldwide outsourcing services in 2003, all from U.S. locations; \$2.5 million in total worldwide revenues in 2004, all from U.S. locations; \$1.9 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: Kay M. Griffin, William E. Griffin, principals.

Contact: William E. Griffin;
wgriffin@benecomllc.com.

*Includes clients they provide consulting services to.

**Estimated.

Benefit Concepts Inc.

3516 Branch Mill Road,
Birmingham, Ala. 35223;
205-956-2376; fax: 205-956-5857
www.benefitsavvy.com

Benefit consulting since: 1988.

Providing benefit outsourcing services since: 1988.

Benefit consulting: 50% of revenues.

Welfare plan consulting: 40% of revenues: plan design consulting, health care cost containment, evaluation of other services.

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, health savings or reimbursement accounts.

Benefit communications: 2% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.

Nonbenefit consulting services: 40% of revenues: brokering.

Staff: 6 total, 6 consulting professionals, 1 outsourcing professional.

Consulting clients: 25 total: 75% corporations,

Continued on next page

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20% individuals, 5% government.

Outsourcing clients: 2 total: 100% corporations.

Compensation: by the project, commissions, by the hour.

Gross revenues: \$500,000 from worldwide benefit consulting in 2004, all from U.S. locations; \$500,000 from worldwide benefit consulting in 2003, all from U.S. locations; \$50,000 from worldwide outsourcing services in 2004, all from U.S. locations; \$50,000 from worldwide outsourcing services in 2003, all from U.S. locations; \$1 million in total worldwide revenues in 2004, all from U.S. locations; \$1 million in total worldwide revenues in 2003, all from U.S. locations;

Officers: Diane F. Weiner, president.

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: 70% of revenues.

Retirement plan consulting: 8% of revenues: plan design consulting, plan/trust legal document

drafting, plan administration consulting, record-keeping and administration systems consulting.

Welfare plan consulting: 57% 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: 30% of revenues: brokering.

Branch offices: Atlanta; Charlotte, Hickory and High Point, N.C.; Columbia and Irmo, S.C.

Staff: 56 total, 28 consulting professionals.

Consulting clients: 862 total: 93% corporations, 2% individuals, 5% government.

Compensation: by the project, commissions, on retainer, by the hour.

Gross revenues: \$6.4 million from worldwide benefit consulting in 2004, all from U.S. locations; \$6.3 million from worldwide benefit consulting in 2003, all from U.S. locations; \$9.2 million in total worldwide revenues in 2004, all from U.S. locations; \$8.9 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: William A. Gantt Jr., chairman/CEO; Michael A. Hawkins, Scott Gantt, Carl Sharpe, Larry Provence, Eddie Icard, presidents.

Contact: Matthew Gantt, vp-sales.

Benefit Express Services L.L.C.

715 Enterprise Drive,
Oak Brook, Ill. 60523;
630-371-6220; fax: 630-371-6215
www.benefitexpress.info

Providing benefit outsourcing services since: 2001.

Benefit outsourcing services: 100% of revenues.

Defined benefits: 5% of revenues: pension plan administration, data consulting, customer service/call centers.

Health and welfare: 80% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, health savings or reimbursement accounts, customer service/call centers.

HR/payroll: 5% of revenues: compensation planning tools, workflow-enabled human resource administration, customer service/call centers.

Benefit communications: 10% of revenues: benefit statement preparation.

Staff: 50 total, 40 outsourcing professionals.

Outsourcing clients: 223 total: 100% corporations.

Compensation: by the project, on retainer.

Gross revenues: \$5 million from worldwide outsourcing services in 2004, all from U.S. locations; \$4 million from worldwide outsourcing services in 2003, all from U.S. locations.

Officers: Maria Bradley, president; Susan Amos, director-operations; Love Ann Dougherty, director-client services.

Contact: Maria Bradley; 630-371-6208, mbradley@mybenefitexpress.com.

Benefit Solutions Inc.

20 Soundview Marketplace,
Port Washington, 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.

Staff: 14 total, 10 consulting professionals.

Consulting clients: 220 total: 98% corporations, 2% individuals.

Compensation: by the project, by the hour.

Gross revenues: \$3.1 million from worldwide benefit consulting in 2004, 95% from U.S. locations; \$2 million from worldwide benefit consulting in 2003, 95% from U.S. locations.

Officers: Louise V. Klimuszko, president; Warren A. Sackman III, senior consultant.

Contact: Ed Close, employee benefit consultant; ecc@rmiconsulting.com.

The schedule of the upcoming 2006 *Business Insurance* online directories and charts is available on page 6.

Directory explanation box

The Directory of Employee Benefit Consultants/Benefit Outsourcing Providers is compiled from responses to a *Business Insurance* questionnaire.

The directory is published as an editorial service; there is no charge to be included. However, companies must generate at least \$500,000 of their gross revenues from benefit consulting or benefit outsourcing to participate. Companies that did not report estimated 2003 gross revenues from benefit consulting/outsourcing were not listed.

BI defines benefit consulting as providing advice on benefit issues on a fee-for-service basis. Benefit consulting does not include health care and other claims administration, compensation consulting, general consulting unrelated to benefits or brokering insurance. Benefit outsourcing is defined as providing services such as the administration of defined contribution plans, defined benefits plans, health and welfare plans, and payroll.

Listings are organized by company name. Each begins with the company's address, phone/fax numbers and Web site address, if provided. Year benefit consulting began follows, along with parent company.

Information on gross revenues follows, including benefit consulting revenues for both 2004 and 2003, outsourcing revenues for both 2004 and 2003, worldwide gross revenues for both 2004 and 2003, and the percentage of revenues generated from

U.S. offices vs. non-U.S. offices.

The service section lists the percentage of gross revenues the company derives from benefit consulting/outsourcing. This figure is broken out into the percentage of gross revenues generated from benefit consulting and then the percentages from retirement/savings plan consulting, welfare plan consulting and employee benefit communications consulting.

The percentage of gross revenues generated from benefit outsourcing services also is given and is broken out into the percentage related to defined contribution, defined benefits, health and welfare plans, payroll and benefit communication.

The percentage of gross revenues generated from nonbenefit consulting services also is provided.

Listed next are the locations of U.S. and non-U.S. offices conducting benefit consulting. Staff information includes the total number of employees assigned to benefit consulting and benefit outsourcing and the number of professional staff members for both. Methods of billing for services are provided under compensation.

Names and titles of principal officers and the name of a contact person complete each listing.

Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information provided.

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Brokerage Concepts Inc.

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

Benefit consulting since: 1977.**Providing benefit outsourcing services since:** 1977.**Benefit consulting:** 40.5% of revenues.**Welfare plan consulting:** 32% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.**Employee communication consulting:** 8.5% of revenues: general consulting on communications programs.**Benefit outsourcing services:** 3.5% of revenues.**Health and welfare:** 3.1% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, health savings or reimbursement accounts, customer service/call centers.**Benefit communications:** 0.4% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.**Nonbenefit consulting services:** 56% of revenues: brokering, claims administration.**Branch offices:** Camden, Del.; Deerfield Beach, Fla.; Waltham, Mass.; Belvidere, N.J.; Philadelphia and Warminster, Pa.**Staff:** 589 total.**Consulting clients:** 5,072 total: 80% corporations, 3.5% multiemployer plans, 3.5% multiemployer welfare arrangements, 3% individuals, 10% government.**Outsourcing clients:** 204 total: 88% corporations, 12% government.**Compensation:** by the project, commissions, by the hour.**Gross revenues:** \$25 million from worldwide benefit consulting in 2004, all from U.S. locations; \$27.5 million from worldwide benefit consulting in 2003, all from U.S. locations; \$2.2 million from worldwide outsourcing services in 2004, all from U.S. locations; \$2.4 million from worldwide outsourcing services in 2003, all from U.S. locations; \$62 million in total worldwide revenues in 2004, all from U.S. locations; \$68.1 million in total worldwide revenues in 2003, all from U.S. locations.**Officers:** Arnold M. Katz, president; Rose Lewis, director-operations; Aaron Singer, director-finance.**Contact:** Arnold M. Katz;
arnold.katz@bcitpa.com.**C****C&B Consulting Group Inc.**

485 Underhill Blvd.,
Syosset, N.Y. 11791;
516-333-8787; fax: 516-333-5891
www.candbconsulting.com

Benefit consulting since: 1992.**Benefit consulting:** 98% 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:** 88% 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.**Branch offices:** Cranford, N.J.; New York**Staff:** 35 total, 33 consulting professionals.**Consulting clients:** 160 total: 99% corporations, 1% government.**Compensation:** by the project, commissions, on retainer**Gross revenues:** \$7.8 million from worldwide benefit consulting in 2004, all from U.S. locations; \$6.2 million from worldwide benefit consulting in 2003, all from U.S. locations; \$154,000 from worldwide outsourcing services in 2004, all from U.S. locations; \$126,000 from worldwide outsourcing services in 2003, all from U.S. locations; \$7.7 million in total worldwide revenues in 2004, all from U.S. locations; \$6.3 million in total worldwide revenues in 2003, 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.**

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

Benefit consulting since: 1962.**Parent:** Century Business Services Inc.**Benefit consulting:** 6.4% of revenues.**Retirement plan consulting:** 0.8% 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:** 5.4% 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:** 96.3% of revenues: compensation consulting, brokering, general management consulting, claims administration.**Branch offices:** 32 U.S.**Staff:** 1,200 total, 773 consulting professionals.**Consulting clients:** 15,450* total: 75% corporations, 1% multiemployer plans, 1% multiem-

ployer welfare arrangements, 20% individuals, 3% government.

Compensation: by the project, commissions, on retainer, by the hour.**Officers:** Nancy M. Mellard, executive vp; Robert A. O'Byrne, senior vp; Brad P. Newman, vp.**Contact:** Brad P. Newman; 913-234-1000;
bnewman@cbiz.com.

*Estimated.

Colt Express Outsourcing Services Inc.

2125 Oak Grove Road,
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.**Health and welfare:** medical, dental and vision plans, life and disability insurance, flexible spending accounts, health savings or reimbursement accounts, customer service/call centers.**HR/payroll:** workflow-enabled human resource administration, customer service/call centers.**Benefit communications:** benefit statement preparation, audiovisual program preparation.**Staff:** 50 total, 47 outsourcing professionals.**Outsourcing clients:** 175 total: 80% corporations, 20% multiemployer plans.**Compensation:** by the project, on retainer.**Gross revenues:** \$5 million from worldwide outsourcing services in 2004, all from U.S. locations; \$5 million from worldwide outsourcing services in 2003, all from U.S. locations.**Officers:** Samuel G. Colt III, chairman; Michael A. Fleck, vp.**Contact:** Michael A. Fleck; mfleck@colthr.com.**D****Deloitte & Touche USA L.L.P.**

1633 Broadway,
New York, N.Y. 10019;
510-273-2371; fax: 213-688-3358
www.deloitte.com

Benefit consulting since: 1978.**Benefit consulting:** 42% of revenues.**Retirement plan consulting:** 28% 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:** 10% 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.

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Nonbenefit consulting services: 58% of revenues: compensation consulting.

Branch offices: 23 U.S.; 58 non-U.S.

Staff: 7,821 total, 3,395 consulting professionals.

Compensation: by the project, on retainer, by the hour.

Gross revenues*: \$621 million from worldwide benefit consulting in 2004, 53% from U.S. locations; \$607 million from worldwide benefit consulting in 2003, 53% from U.S. locations; \$1.5 billion in total worldwide revenues in 2004, 54% from U.S. locations; \$1.4 billion in total worldwide revenues in 2003, 54% from U.S. locations.

Officers: Ainar Aijala, vice chairman-Deloitte Consulting L.L.P. global service area leader-Human Capital; Mike Fucci, principal/U.S. leader-Human Capital; Tim Phoenix, principal/U.S. leader-Total Rewards practice.

Contact: Michele Ruskin, national director-marketing; 1111 Broadway, Suite 2100, Oakland, Calif. 94607; 510-273-2371.

*Fiscal year ending 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.

Providing benefit outsourcing services since: 1974.

Parent: Excellus Health Plan Inc.

Benefit consulting: 9% of revenues.

Retirement plan consulting: 7% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, record-keeping and administration systems consulting, asset accumulation/investment consulting.

Welfare plan consulting: 1% of revenues: plan design consulting, health care cost containment, evaluation of other services.

Employee communication consulting: 1% of revenues: general consulting on communications programs.

Benefit outsourcing services: 58% of revenues.

Defined contribution: 13% of revenues: plan administration, communication and education programs, customer service/call centers.

Defined benefits: 11% of revenues: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery of pension plans.

Health and welfare: 33% of revenues: medical, dental and vision plans, flexible spending accounts, health savings or reimbursement accounts, customer service/call centers.

Benefit communications: 1% of revenues: benefit statement preparation, booklet preparation.

Nonbenefit consulting services: 33% of revenues: claims administration.

Branch offices: Syracuse, N.Y.

Staff: 95 total, 22 consulting professionals, 55

outsourcing professionals.

Consulting clients: 414 total: 98% corporations, 1% multiemployer plans, 1% government.

Outsourcing clients: 2,074 total: 98% corporations, 1% multiemployer plans, 1% government.

Compensation: by the project, by the hour.

Gross revenues: \$913,000 from worldwide benefit consulting in 2004, all from U.S. locations; \$1 million from worldwide benefit consulting in 2003, all from U.S. locations; \$5.9 million from worldwide outsourcing services in 2004, all from U.S. locations; \$6.8 million from worldwide outsourcing services in 2003, all from U.S. locations; \$10.1 million in total worldwide revenues in 2004, all from U.S. locations; \$10.1 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: Gus A. Platas, president; Gregory Cohen, vp; Paula Moran, director-retirement plan services.

Contact: Gus A. Platas;
gus.platas@ebsbene.com.

Ernst & Young L.L.P. - 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.

Nonbenefit consulting services: 20% of revenues: compensation consulting, general management consulting.

Branch offices: 12 U.S.; 10 non-U.S.

Staff: 1,030 total.

Consulting clients: 90% corporations, 10% individuals.

Compensation: by the project, by the hour.

Gross revenues: \$204 million from worldwide benefit consulting in 2004, 50% from U.S. locations; \$254 million* from worldwide benefit consulting in 2003, 60% from U.S. locations; \$255 million in total worldwide revenues in 2004, 50% from U.S. locations; \$317 million* in total worldwide revenues in 2003, 60% from U.S. locations.

Officers: James Bosserman, director-Americas Performance & Reward; Herb Jansen, director-Americas Global Mobility; Charles Kowal, director-Americas Personal Financial Counseling.

Contact: Barbara A. Faculjak, U.S. market leader-Human Capital; 202-327-7877.

*Restated.

Business Insurance's 2005 online directories are available as searchable databases in the directories area of www.businessinsurance.com

F

Findley Davies Inc.

300 Madison Ave., Suite 1000,
Toledo, Ohio 43604-1596;
419-255-1360; fax: 419-259-5685
www.findleydavies.com

Benefit consulting since: 1969.

Providing benefit outsourcing services since: 1969.

Benefit consulting: 34% of revenues.

Retirement plan consulting: 15% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, record-keeping and administration systems consulting.

Welfare plan consulting: 15% of revenues: plan design consulting, health care cost containment, evaluation of other services.

Employee communication consulting: 45% of revenues: general consulting on communications programs.

Benefit outsourcing services: 51% of revenues.

Defined contribution: 20% of revenues: plan administration, communication and education programs, customer service/call centers.

Defined benefits: 26% of revenues: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery of pension plans, customer service/call centers.

Health and welfare: 4% of revenues: medical, dental and vision plans, life and disability insurance.

Benefit communications: 1% of revenues: benefit statement preparation, booklet preparation.

Nonbenefit consulting services: 15% of revenues: compensation consulting, general management consulting, claims administration.

Branch offices: Charlotte and Greensboro, N.C.; Cleveland.

Staff: 110 total, 35 consulting professionals, 55 outsourcing professionals.

Consulting clients: 353 total: 95% corporations, 1% multiemployer welfare arrangements, 4% government.

Outsourcing clients: 270 total: 100% corporations.

Compensation: by the project, commissions, on retainer, by the hour.

Gross revenues: \$4.6 million from worldwide benefit consulting in 2004, all from U.S. locations; \$5.9 million from worldwide benefit consulting in 2003, all from U.S. locations; \$6.9 million from worldwide outsourcing services in 2004, all from U.S. locations; \$71 million from worldwide outsourcing services in 2003, all from U.S. locations; \$13.6 million in total worldwide revenues in 2004, all from U.S. locations; \$14.1 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: Robert J. Rogers, president/managing principal, Brian Hubbell, Marc E. Stockwell, vps/principals.

Contact: Gary P. Thieman, principal;
gthieman@findleydavies.com.

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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: 23% of revenues.

Retirement plan consulting: 1% of revenues: plan design consulting, plan administration consulting, consulting on selection of investment managers,

Welfare plan consulting: 20% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.

Employee communication consulting: 2% of revenues.

Benefit outsourcing services: 2% of revenues.

Health and welfare: 2% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, health savings or reimbursement accounts, customer service/call centers.

Benefit communications: benefit statement preparation, audiovisual program preparation, booklet preparation.

Nonbenefit consulting services: 75% of revenues: brokering, claims administration.

Branch offices: Los Angeles; Pittsburgh.

Staff: 44 total, 30 consulting professionals, 2 outsourcing professionals.

Consulting clients: 28 total: 85% corporations, 10% individuals, 5% government.

Outsourcing clients: 44 total: 100% corporations.

Compensation: by the project, commissions.

Gross revenues: \$2.4 million from worldwide benefit consulting in 2004, 99% from U.S. locations; \$2.2 million from worldwide benefit consulting in 2003, 99% from U.S. locations; \$300,000 from worldwide outsourcing services in 2004, all from U.S. locations; \$250,000 from worldwide outsourcing services in 2003, all from U.S. locations; \$9.5 million in total worldwide revenues in 2004, 99% from U.S. locations; \$8.8 million in total worldwide revenues in 2003, 99% from U.S. locations.

Officers: Craig I. Hasday, president; Lawrence R. Kirshner, executive vp; Carol Lluch, senior vp.

Contact: Craig I. Hasday; 212-488-0274.

G

Gallagher Benefit Services Inc.*

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: 75% 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: 68% 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: 3% of revenues.

Health and welfare: 2% of revenues: flexible spending accounts.

HR/payroll: 1% of revenues: compensation planning tools, talent acquisition tools.

Nonbenefit consulting services: 22% of revenues: compensation consulting, brokering, claims administration.

Branch offices: 50 U.S.

Staff: 1,151 total, 450 consulting professionals.

Consulting clients: 6,300 total: 85% corporations, 2% individuals, 13% government.

Outsourcing clients: 750 total: 85% corporations, 15% government.

Compensation: by the project, commissions, on retainer, by the hour.

Gross revenues: \$130.4 million from worldwide benefit consulting in 2004, all from U.S. locations; \$106.1 million from worldwide benefit consulting in 2003, all from U.S. locations; \$5.2 million from worldwide outsourcing services in 2004, all from U.S. locations; \$3.7 million from worldwide outsourcing services in 2003, all from U.S. locations; \$173.8 million in total worldwide revenues in 2004, all from U.S. locations; \$151.6 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: James W. Durkin Jr., president; David M. Ziegler, executive vp; John J. Caraher, CFO.

Contact: Jim Murray, executive vp-technical support and compliance; 630-285-3971; jim_murray@ajg.com.

*Acquired The Kooper Group Inc. November 2004.

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: 55% of revenues.

Welfare plan consulting: 55% of revenues: plan design consulting, health care cost containment, evaluation of other services.

Nonbenefit consulting services: 45% of revenues: brokering.

Staff: 11 total, 7 consulting professionals.

Consulting clients: 33 total: 78% corporations, 22% government.

Compensation: by the project, on retainer, by the hour.

Gross revenues: \$657,552 from worldwide benefit consulting in 2004, 54% from U.S. locations; \$681,717 from worldwide benefit consulting in 2003, 55% from U.S. locations;

\$1.2 million in total worldwide revenues in 2004, all from U.S. locations; \$1.2 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: John C. Garner, CEO; Gerti Reagan, president; Valarie M. Lees, secretary.

Contact: John C. Garner;
john@garnerconsulting.com.

H

Health Insurance Specialists Inc.

17620-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: 12% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, record-keeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment 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: 1% of revenues: general consulting on communications programs.

Benefit outsourcing services: 10% of revenues.

Defined contribution: 1% of revenues: plan administration, communication and education programs, investment management, customer service/call centers.

Defined benefits: 1% of revenues: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery of pension plans, customer service/call centers.

Health and welfare: 7% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, health savings or reimbursement accounts, customer service/call centers.

HR/payroll: 1% of revenues: 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: 26% of revenues: compensation consulting, brokering, general management consulting, claims administration.

Branch offices: Washington; Arlington, Va.

Staff: 20 total, 15 consulting professionals, 5 outsourcing professionals.

Consulting clients: 397 total: 82% corporations, 3% multiemployer plans, 5% multiemployer welfare arrangements, 10% individuals.

Continued on next page

BI RANKS

World's largest employee benefit consultants

Ranked by worldwide benefit consulting revenues*

Rank	Company/Address	Phone/Fax/ Web site	2004 benefit consulting revenues	2003 benefit consulting revenues	% change	% of gross revenues from benefit consulting	2004 gross revenues outsourcing from benefit services	Principal officers
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.mercerhc.com	\$1,500,000,000	\$1,400,000,000	7.1%	49%	\$426,000,000	Brian M. Storms, president/CEO
2	Watson Wyatt Worldwide 1717 H St., N.W. Washington, D.C. 20006	202-715-7000 Fax: 202-715-7700 www.watsonwyatt.com	\$936,800,000 ¹	\$898,000,000	4.3%	80%	—	John Haley, president/CEO
3	Aon Consulting Worldwide 200 E. Randolph St., Suite 1000 Chicago, Ill. 60601	800-438-6487 Fax: 312-381-0240 www.aon.com	\$869,000,000	\$829,000,000	4.8%	70%	\$298,000,000	Donald C. Ingram, chairman/CEO
4	Towers Perrin 1 Stamford Plaza, 263 Tresser Blvd. Stamford, Conn. 06901	203-326-5400 Fax: 203-326-5499 www.towersperrin.com	\$728,100,000	\$703,400,000	3.5%	44.9%	\$325,400,000	Mark V. Mactas, chairman/CEO
5	PricewaterhouseCoopers Human Resource Services 300 Madison Ave. New York, N.Y. 10017	646-471-3000 Fax: 813-286-6000 www.pwc.com/hrs	\$630,000,000 ²	\$630,000,000 ²	0.0%	70%	—	John Caplan, Sandy Pepper, global co-leaders, human resource services
6	Deloitte & Touche USA L.L.P. 1633 Broadway New York, N.Y. 10019	510-273-2371 Fax: 213-688-3358 www.deloitte.com	\$621,000,000 ³	\$607,000,000 ³	2.3%	42%	—	Ainar Ajjala, vice chairman-Deloitte Consulting L.L.P./global service area leader- Human Capital
7	Hewitt Associates Inc. 100 Half Day Road Lincolnshire, Ill. 60069	847-295-5000 Fax: 847-883-9019 www.hewitt.com	\$572,000,000 ^{1,4}	\$536,400,000 ^{1,4}	6.6%	26% ⁵	\$1,430,000,000	Dale Gifford, chairman/CEO
8	Mellon's Human Resources & Investor Solutions 85 Challenger Road Ridgefield Park, N.J. 07660	201-296-4000 Fax: 201-296-4004 www.mellon.com/hris	\$447,226,000	\$445,500,000	0.4%	49%	\$308,886,000	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	\$204,000,000	\$254,000,000 ⁵	-19.7%	80%	—	James Bosserman, director- Americas Performance & Reward
10	The Segal Co. 1 Park Ave. New York, N.Y. 10016-5895	212-251-5000 Fax: 212-251-5490 www.segalco.com	\$152,900,000	\$148,300,000	3.1%	86%	—	Howard Fluhr, president/CEO

* Excludes revenues from claims administration, compensation consulting, insurance commissions and other nonbenefit consulting. 1 BI estimate 2 Fiscal year ending 6/30 3 Fiscal year ending 5/31 4 Fiscal year ending 9/30 5 Estimated 6 Restated
Source: BI survey

Visit www.businessinsurance.com for more information and access to the full searchable Directory of Employee Benefit Consultants/Benefit Outsourcing Providers

Continued from previous page

Outsourcing clients: 114 total: 89% corporations, 1% multiemployer plans, 1% multiemployer welfare arrangements, 9% individuals.

Compensation: by the project, commissions, on retainer, by the hour.

Gross revenues: \$64.9 million from worldwide benefit consulting in 2004, all from U.S. locations; \$63.4 million from worldwide benefit consulting in 2003, all from U.S. locations; \$10.4 million from worldwide outsourcing services in 2004, all from U.S. locations; \$11.9 million from worldwide outsourcing services in 2003, all from U.S. locations; \$97.5 million in total worldwide revenues in 2004, all from U.S. locations; \$99 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: Jon S. Belinkie, president; Eileen Drucker, Brendan M Ryan, vps.

Contact: Jon S. Belinkie; jbelinkie@his-inc.com.

Hewitt Associates Inc.

100 Half Day Road,
Lincolnshire, Ill. 60069;
847-295-5000; fax: 847-883-9019
www.hewitt.com

Benefit consulting since: 1940.

Providing benefit outsourcing services since: 1990.

Benefit consulting: 26%* of revenues

Retirement plan consulting: 21%* 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: 5%* of revenues 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: plan administration, communication and education programs, customer service/call centers.

Defined benefits: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery of pension plans, customer service/call centers.

Health and welfare: medical, dental and vision plans, life and disability insurance, flexible spending accounts, health savings or reimbursement 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: 9%* of revenues compensation consulting, brokering, general management consulting, claims administration.

Branch offices: 32 U.S.; 73 non-U.S.

Staff: 17,000 total.

Consulting clients: 2,300* total.

Outsourcing clients: 300* total.

Compensation: by the project, on retainer, by the hour.

Gross revenues:** \$572 million*** from worldwide benefit consulting in 2004, 81%*** from U.S. locations; \$536.4 million from worldwide benefit consulting in 2003, \$1.4 billion from worldwide outsourcing services in 2004, \$1.3 billion from worldwide outsourcing services in 2003, \$2.2 billion in total worldwide revenues in 2004, 81% from U.S. locations; \$2 billion in total worldwide revenues in 2003, 83% from U.S. locations.

Officers: Dale Gifford, chairman/CEO; Daniel Holland, COO; Dan DeCanniere, CFO.

Contact: Maurissa Kanter, public relations associate; 847-442-7655.

Estimated. **Fiscal year ending 9/30. *BI estimate.*

Hub International Ltd.

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

Continued on next page

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C&B CONSULTING

(800) 808-8379
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Long Island • New Jersey • New York • Connecticut

Continued from previous page

Benefit consulting since: 1998.

Providing benefit outsourcing services since: 2001.

Benefit consulting: 15.3% of revenues.

Retirement plan consulting: plan design consulting, plan administration consulting, consulting on selection of investment managers.

Welfare plan consulting: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.

Benefit outsourcing services*: 0.4% of revenues.

Defined contribution: plan administration.

Defined benefits: pension plan administration.

HR/payroll: 0.3% of revenues: workflow-enabled human resource administration, customer service/call centers.

Benefit communications: 0.1% of revenues: benefit statement preparation, booklet preparation.

Nonbenefit consulting services: 84.3% of revenues: brokering, claims administration.

Branch offices: 12 U.S.; 4 non-U.S.

Staff: 3,264 total, 51 consulting professionals, 25 outsourcing professionals.

Consulting clients: 60% corporations, 36% individuals, 4% government.

Outsourcing clients: 100% corporations.

Compensation: by the project, commissions.

Gross revenues: \$55.4 million from worldwide benefit consulting in 2004, 77% from U.S. locations; \$34.5 million from worldwide benefit consulting in 2003, 71% from U.S. locations; \$1.4 million from worldwide outsourcing services in 2004, all from U.S. locations; \$1.7 million from worldwide outsourcing services in 2003, all from U.S. locations; \$360.9 million in total worldwide revenues in 2004, 66% from U.S. locations; \$286.4 million in total worldwide revenues in 2003, 62% from U.S. locations.

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

Contact: Heather Schneider, corporate communications manager; 312-279-4683; heather.schneider@hubinternational.com.

*Benefit outsourcing services are provided by the subsidiary Advanced Benefit Resources Corp., Woodbury, N.Y.

Invesmart Inc.

Penn Center W. 6, Suite 211,
Pittsburgh, Pa. 15276;
412-249-3200; fax: 412-249-3242
www.invesmart.com

Benefit consulting since: 1965.

Benefit consulting: 40% of revenues.

Retirement plan consulting: 40% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, record-keeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.

Benefit outsourcing services: 60% of revenues.

Defined contribution: 45% of revenues: plan administration, communication and education programs, investment management, customer service/call centers.

Defined benefits: 14% of revenues: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery of pension plans, customer service/call centers.

Health and welfare: 1% of revenues: flexible spending accounts.

Branch offices: San Jose, Calif.; Wilmington, Delaware; Orlando, Fla.; Honolulu; Chicago; Louisville, Ky.; Boston; Portland, Maine; Cincinnati; Cleveland; Portland, Ore.; Harrisburg, Pa.; Raleigh, N.C.; Austin, Texas; Seattle.

Staff: 450 total, 100 consulting professionals, 350 outsourcing professionals.

Outsourcing clients*: 3,771 total: 95% corporations, 1% multiemployer plans, 1% multiemployer welfare arrangements, 1% individuals, 2% government.

Compensation: by the project, by the hour.

Gross revenues: \$18 million** from worldwide benefit consulting in 2004, all from U.S. locations; \$17.8 million** from worldwide benefit consulting in 2003, all from U.S. locations; \$27.1 million** from worldwide outsourcing services in 2004, all from U.S. locations; \$26.7 million** from worldwide outsourcing services in 2003, all from U.S. locations; \$45.2 million in total worldwide revenues in 2004, all from U.S. locations; \$44.5 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: Kent Buckles, president/CEO; Christian Echavarria, senior vp-investments; Mark Gensheimer, senior vp-sales and marketing.

Contact: Mark Gensheimer; 412-249-3202; mark.gensheimer@invesmart.com.

*Employee benefit outsourcing clients includes consulting clients. **Estimated.

K

The Kooper Group Inc.

770 Lexington Ave.,
New York, N.Y. 10021;
212-755-0800; fax: 212-750-0831
www.koopergroup.com

Parent: Arthur J. Gallagher & Co.*

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.

Staff: 65 total, 58 consulting professionals.

Consulting clients: 900 total: 100% corporations.

Compensation: by the project, commissions, by the hour.

Gross revenues: \$17 million from worldwide benefit consulting in 2004, all from U.S. locations; \$16.3 million from worldwide benefit

consulting in 2003, all from U.S. locations.

Officers: Michael Kooper, area president; Virginia C. Povall, executive vp.

Contact: Michael Kooper; michael_kooper@koopergroup.com.

*Acquired by Arthur J. Gallagher & Co. November 2004.

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: 50.7% of revenues.

Retirement plan consulting: 1.6% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, record-keeping and administration systems consulting.

Welfare plan consulting: 45.7% of revenues: plan design consulting, health care cost containment, evaluation of other services.

Employee communication consulting: 3.4% of revenues: general consulting on communications programs.

Benefit outsourcing services: 44.7% of revenues.

Defined contribution: 21.1% of revenues: plan administration, communication and education programs.

Health and welfare: 23.6% of revenues: flexible spending accounts, health savings or reimbursement accounts.

Nonbenefit consulting services: 4.6% of revenues: general management consulting.

Branch offices: Washington; Schwenksville, Pa.

Staff: 8 total, 6 consulting professionals, 2 outsourcing professionals.

Consulting clients: 1,021 total: 88% corporations, 12% government.

Outsourcing clients: 345 total: 89% corporations, 11% government.

Compensation: by the project, on retainer, by the hour.

Gross revenues: \$473,000 from worldwide benefit consulting in 2004, all from U.S. locations; \$426,000 from worldwide benefit consulting in 2003, all from U.S. locations; \$447,471 from worldwide outsourcing services in 2004, all from U.S. locations; \$512,084 from worldwide outsourcing services in 2003, all from U.S. locations; \$1 million in total worldwide revenues in 2004, all from U.S. locations; \$1 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: Gary B. Kushner, president/CEO; Joel L. Kushner, vp.

Contact: Joel L. Kushner; 610-287-7213; jkushtner@kushnerco.com.

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L

Lockton Benefit Group

444 W. 47th St., Suite 900,
Kansas City, Mo. 64112-1906;
816-960-9001; fax: 816-960-9579
www.lockton.com

Benefit consulting since: 1987.**Parent:** Lockton Cos. Inc.**Benefit consulting:** 15% of revenues.**Retirement plan consulting:** 2% of revenues: consulting on selection of investment managers, asset accumulation/investment consulting.**Welfare plan consulting:** 12% of revenues: plan design consulting, health care cost containment, evaluation of other services.**Employee communication consulting:** 1% of revenues: general consulting on communications programs.**Nonbenefit consulting services:** 85% of revenues: brokering.**Branch offices:** Los Angeles; San Diego; San Francisco; Denver; Hartford, Conn.; Atlanta; Chicago; St. Louis; Dallas; Houston.**Staff:** 242 total, 217 consulting professionals.**Consulting clients:** 1,100 total: 89% corporations, 4% multiemployer plans, 2% multiemployer welfare arrangements, 2% individuals, 3% government.**Compensation:** by the project, commissions, on retainer.**Gross revenues:** \$9.5 million from worldwide benefit consulting in 2004, all from U.S. locations; \$2.8 million from worldwide benefit consulting in 2003, all from U.S. locations; \$53.6 million in total worldwide revenues in 2004, all from U.S. locations; \$53.8 million in total worldwide revenues in 2003, all from U.S. locations.**Officers:** John L. Lumelleau, CEO-Lockton Cos. Inc.; Michael C. Frost, COO-Lockton Cos. Inc.; J. Michael Brewer, president-Lockton Benefit Group.**Contact:** J. Michael Brewer; 816-960-9153; mbrewer@lockton.com.

M

McGraw Wentworth

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

Benefit consulting since: 1997.**Benefit consulting:** 7% of revenues.**Welfare plan consulting:** 7% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.**Health and welfare:** medical, dental and vision plans, life and disability insurance, flexible

spending accounts, health savings or reimbursement accounts.

Benefit communications: benefit statement preparation, audiovisual program preparation, booklet preparation.**Nonbenefit consulting services:** 93% of revenues: brokering.**Staff:** 53 total.**Consulting clients:** 126 total: 93% corporations, 7% educational institutions.**Compensation:** by the project, commissions, on retainer.**Gross revenues:** \$521,186 from worldwide benefit consulting in 2004, all from U.S. locations; \$382,131 from worldwide benefit consulting in 2003, all from U.S. locations; \$7.4 million in total worldwide revenues in 2004, all from U.S. locations; \$7.1 million in total worldwide revenues in 2003, all from U.S. locations.**Officers:** Thomas P. McGraw, president; William D. Wentworth, vp-marketing and sales.**Contact:** William D. Wentworth; wdw@mcgrawwentworth.com.**McNeary**

6525 Morrison Blvd., Suite 200,
Charlotte, N.C. 28211;
704-365-4150; fax: 704-365-4155
www.mcneary.com

Benefit consulting since: 1991.**Benefit consulting:** 8% of revenues.**Welfare plan consulting:** 8% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.**Nonbenefit consulting services:** 92% of revenues: brokering, claims administration.**Branch offices:** Montgomery, Ala.; Orlando, Fla.; Atlanta; Baton Rouge, La.; Richmond, Va.**Staff:** 101 total, 7 consulting professionals.**Consulting clients:** 90 total: 60% corporations, 40% government.**Compensation:** by the project, commissions, on retainer, by the hour.**Gross revenues:** \$1.6 million from worldwide benefit consulting in 2004, all from U.S. locations; \$950,896 from worldwide benefit consulting in 2003, all from U.S. locations; \$13.4 million in total worldwide revenues in 2004, all from U.S. locations; \$12.4 million in total worldwide revenues in 2003, all from U.S. locations.**Officers:** William D. Yaeger, president; Sam L. Boone III, COO; Paul D. Brandon, senior vp-employee benefits.**Mellon's Human Resources & Investor Solutions**

85 Challenger Road,
Ridgefield Park, N.J. 07660;
201-296-4000; fax: 201-296-4004
www.mellon.com/hris

Benefit consulting since: 1916.**Providing benefit outsourcing services since:** 1981.**Parent:** Mellon Financial Corp.***Benefit consulting:** 49% of revenues.**Retirement plan consulting:** plan design con-

sulting, 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:** 34% 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 of pension plans, customer service/call centers.**Health and welfare:** medical, dental and vision plans, life and disability insurance, flexible spending accounts, health savings or reimbursement 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:** 17% of revenues: compensation consulting, general management consulting.**Branch offices:** 33 U.S.; 22 non-U.S.**Staff:** 4,925 total, 1,937 consulting professionals, 1,804 outsourcing professionals.**Consulting clients:** 2,348 total: 94% corporations, 4% government, 2% nonprofits.**Outsourcing clients:** 192 total: 96% corporations, 1% government, 3% nonprofits.**Compensation:** by the project, by the hour.**Gross revenues:** \$447.2 million from worldwide benefit consulting in 2004, 70% from U.S. locations; \$445.5 million from worldwide benefit consulting in 2003, 71% from U.S. locations; \$308.9 million from worldwide outsourcing services in 2004, all from U.S. locations; \$340.6 million from worldwide outsourcing services in 2003, all from U.S. locations; \$918 million in total worldwide revenues in 2004, 85% from U.S. locations; \$983 million in total worldwide revenues in 2003, 87% from U.S. locations.**Officers:** James D. Aramanda, vice chairman-Mellon Financial Corp.**Mellon Financial Corp. has agreed to sell the Human Resources consulting and outsourcing businesses to Affiliated Computer Services Inc.***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.mercerhc.com

Benefit consulting since: 1975.

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Providing benefit outsourcing services since: 1984.

Parent: Marsh & McLennan Cos. Inc.

Benefit consulting: 49% of revenues.

Retirement plan consulting: 35% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, record-keeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.

Welfare plan consulting: 12% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.

Employee communication consulting: 2% of revenues.

Benefit outsourcing services: 14% of revenues.

Defined contribution: 2% of revenues: plan administration, communication and education programs, investment management, customer service/call centers.

Defined benefits: 10% of revenues: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery of pension plans, customer service/call centers.

Health and welfare: 2% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, health savings or reimbursement accounts, customer service/call centers..

Benefit communications: benefit statement preparation, audiovisual program preparation, booklet preparation.

Nonbenefit consulting services: 37% of revenues: compensation consulting.

Branch offices: 42 U.S.; 104 non-U.S.

Staff: 15,643 total, 7,906 consulting professionals, 2,539 outsourcing professionals.

Consulting clients:** 14,000 total: 90% corporations, 10% other.

Outsourcing clients:** 4,000 total.

Compensation: by the project, commissions, on retainer, by the hour.

Gross revenues: \$1.5 billion from worldwide benefit consulting in 2004, 47% from U.S. locations; \$1.4 billion from worldwide benefit consulting in 2003, 51% from U.S. locations; \$426 million from worldwide outsourcing services in 2004, 26% from U.S. locations; \$331 million from worldwide outsourcing services in 2003, 17% from U.S. locations; \$3 billion in total worldwide revenues in 2004, 46% from U.S. locations; \$2.7 billion in total worldwide revenues in 2003, 48% from U.S. locations.

Officers: Brian M. Storms, president/chief executive; Douglas C. Davis, CFO; William C. Fagan, company secretary.

**Includes Marsh's Benefits. **Estimated.*

Morneau Sobeco

2000 Technology Drive, Suite 300,
Pittsburgh, Pa. 15219-3109;
412-687-3236; fax: 412-622-5665
www.morneausobeco.com

Benefit consulting since: 1962.

Providing benefit outsourcing services since:

1991.

Benefit consulting: 43% of revenues.

Retirement plan consulting: 28% 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: 14% 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.

Benefit outsourcing services: 56% of revenues.

Defined contribution: 6% of revenues: plan administration, communication and education programs, customer service/call centers.

Defined benefits: 25% of revenues: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery of pension plans, customer service/call centers.

Health and welfare: 24% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, health savings or reimbursement accounts, customer service/call centers.

Benefit communications: 1% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.

Nonbenefit consulting services: 1% of revenues: compensation consulting.

Branch offices: Des Moines, Iowa; Harrisburg, Pa.; Calgary, Alberta; Vancouver, British Columbia; London, Ottawa and Toronto, Ontario; Fredericton, New Brunswick; St. John's, Newfoundland; Halifax, Nova Scotia; Montreal.

Staff: 911 total, 219 consulting professionals, 492 outsourcing professionals.

Consulting clients: 1,500 total: 71% corporations, 29% government.

Outsourcing clients: 180 total: 65% corporations, 10% multiemployer plans, 8% multiemployer welfare arrangements, 27% government.

Compensation: by the project, commissions, on retainer, by the hour.

Gross revenues: \$41 million from worldwide benefit consulting in 2004, \$37.2 million from worldwide benefit consulting in 2003, 4% from U.S. locations; \$48.9 million from worldwide outsourcing services in 2004, 21% from U.S. locations; \$44 million from worldwide outsourcing services in 2003, 22% from U.S. locations; \$89.9 million in total worldwide revenues in 2004, 11% from U.S. locations; \$81.8 million in total worldwide revenues in 2003, 13% from U.S. locations.

Officers: William Morneau, president/CEO; Randal Phillips, executive vp; David Osterhaus, vp/partner.

Contact: David Osterhaus.

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: 91% of revenues.

Retirement plan consulting: 21% of revenues: plan design consulting, plan administration consulting.

Welfare plan consulting: 59% of revenues: plan design consulting, health care cost containment, evaluation of other services.

Employee communication consulting: 11% of revenues.

Benefit outsourcing services: 5% of revenues.

Defined contribution: 1% of revenues: communication and education programs, investment management.

Health and welfare: 2% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, health savings or reimbursement accounts.

HR/payroll: 1% of revenues: customer service/call centers.

Benefit communications: 1% of revenues: audiovisual program preparation.

Nonbenefit consulting services: 4% of revenues: brokering, general management consulting, claims administration.

Branch offices: Avon and Milford, Conn.; Miami Lakes and West Palm Beach, Fla.; Cape May, Mount Laurel, Randolph, Somerset, N.J.; New York, Newburgh and White Plains, N.Y.

Staff: 483 total, 133 consulting professionals, 90 outsourcing professionals.

Consulting clients: 2,512 total: 87% corporations, 1% multiemployer plans, 2% individuals, 10% government.

Outsourcing clients: 54 total: 95% corporations, 5% individuals.

Compensation: by the project, commissions.

Gross revenues: \$18.8 million from worldwide benefit consulting in 2004, all from U.S. locations; \$17.2 million from worldwide benefit consulting in 2003, all from U.S. locations; \$991,050 from worldwide outsourcing services in 2004, all from U.S. locations; \$1.2 million from worldwide outsourcing services in 2003, all from U.S. locations; \$19.8 million in total worldwide revenues in 2004, all from U.S. locations; \$19.6 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: Steven L. Grossberg, president/CEO;

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or businessinsurance@reprintbuyer.com

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Roger A. Gross, COO; Robert E. Feldman, executive vp.

P

Palmer & Cay Inc.*

9020 Stony Point Parkway, Suite 200,
Richmond, Va. 23235;
804-267-3100; fax: 804-330-1386
www.palmercay.com

Benefit consulting since: 1990.

Providing benefit outsourcing services since: 2002.

Benefit consulting: 40% of revenues.

Retirement plan consulting: 15% of revenues: plan design consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.

Welfare plan consulting: 24% 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.

Benefit outsourcing services: 2% of revenues.

Health and welfare: 0.8% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts.

HR/payroll: 0.8% of revenues: payroll and tax services, compensation planning tools, workflow-enabled human resource administration, talent acquisition tools, customer service/call centers.

Benefit communications: 0.4% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.

Nonbenefit consulting services: 58% of revenues: compensation consulting, brokering, general management consulting, claims administration.

Branch offices: 39 U.S.

Staff: 881 total, 194 consulting professionals, 8 outsourcing professionals.

Consulting clients: 4,800 total: 83% corporations, 1% multiemployer plans, 1% multiemployer welfare arrangements, 10% government, 5% nonprofits.

Outsourcing clients: 14 total: 100% corporations.

Compensation: by the project, commissions, on retainer, by the hour.

Gross revenues: \$22.4 million from worldwide benefit consulting in 2004, all from U.S. locations; \$18.9 million from worldwide benefit consulting in 2003, all from U.S. locations; \$1 million from worldwide outsourcing services in 2004, all from U.S. locations; \$540,180 from worldwide outsourcing services in 2003, all from U.S. locations; \$54.7 million in total worldwide revenues in 2004, all from U.S. locations; \$46.1 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: John E. Cay, chairman/CEO; Raymond M. Slabaugh III, David P. Morgan, managing

partners.

Contact: Holly Halter, marketing coordinator; 804-267-3211; holly_halter@palmercay.com.

*Acquired by Wachovia Insurance Services Inc., May 2005

Pharmacy Outcomes Specialists

41E. Main St.,
Lake Zurich, Ill. 60046;
847-540-9590; fax: 847-540-9592
www.pharmout.com

Benefit consulting since: 1996.

Benefit consulting: 100% of revenues.

Welfare plan consulting: 100% of revenues: plan design consulting, health care cost containment, evaluation of other services.

Staff: 9 total, 9 consulting professionals.

Consulting clients: 50 total: 40% corporations, 20% multiemployer plans, 10% government, 30% managed care organizations.

Compensation: by the project, on retainer, by the hour.

Gross revenues: \$1 million from worldwide benefit consulting in 2004, all from U.S. locations.

Officers: Susan Hayes, Kevin Johnson, principals.

Contact: Susan Hayes; 847-540-9590, ext. 102; susan.hayes@pharmout.com.

PricewaterhouseCoopers Human Resource Services

300 Madison Ave.,
New York, N.Y. 10017;
646-471-3000; fax: 813-286-6000
www.pwc.com/hrs

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, 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.

Branch offices: 25 U.S.; 350 non-U.S.

Staff: 5,500 total, 5,500 consulting professionals.

Consulting clients: 17,000 total: 85% corporations, 2% multiemployer plans, 13% government.

Compensation: by the project, on retainer, by the hour.

Gross revenues*: \$630 million from worldwide benefit consulting in 2004, 40% from U.S. locations; \$630 million from worldwide benefit consulting in 2003, 40% from U.S. locations; \$900 million in total worldwide revenues in 2004, 40% from U.S. locations; \$900 million in total worldwide revenues in 2003, 40% from U.S. locations.

Officers: John Caplan, Sandy Pepper, global

co-leaders, human resource services.

Contact: human.resource.services@us.pwc.com.

*Fiscal year ending 6/30.

S

The Segal Co.

1 Park Ave.,
New York, N.Y. 10016-5895;
212-251-5000; fax: 212-251-5490
www.segalco.com

Benefit consulting since: 1939.

Benefit consulting: 86% of revenues.

Retirement plan consulting: 50% 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: 31% 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: 14% of revenues: compensation consulting, brokering, general management consulting.

Branch offices: The Segal Co., 13 U.S., 1 non-U.S.; Segal Advisors, 5 U.S., 1 non-U.S.; Sibson Consulting, 6 U.S., 2 non-U.S.

Staff: 876 total, 669 consulting professionals.

Consulting clients: 3,200 total: 35% corporations, 53% multiemployer plans, 12% government.

Compensation: by the project, on retainer, by the hour.

Gross revenues: \$152.9 million from worldwide benefit consulting in 2004, 98% from U.S. locations; \$148.3 million from worldwide benefit consulting in 2003, 98.5% from U.S. locations; \$173.4 million in total worldwide revenues in 2004, 98% from U.S. locations; \$173.4 million in total worldwide revenues in 2003, 98% from U.S. locations.

Officers: Howard Fluhr, president/CEO; Dan Fries, COO.

Contact: Mary L. Feldman, senior vp/director-public affairs; 212-251-5029; mfeldman@segalco.com.

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 con-

Continued on next page

Continued from previous page
sulting, 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: 4% of revenues.

Defined contribution: 0.4% of revenues: plan administration, investment management, customer service/call centers.

Defined benefits: 3% of revenues: pension plan administration, actuarial and consulting expertise on design, financing and delivery of pension plans, customer service/call centers.

Health and welfare: 0.3% of revenues: medical, dental and vision plans, life and disability insurance, health savings or reimbursement accounts.

Benefit communications: 0.3% of revenues: benefit statement preparation.

Nonbenefit consulting services: 86% of revenues: compensation consulting, brokering, general management consulting, claims administration.

Branch offices: Council Bluffs, Iowa.

Staff: 152 total, 55 consulting professionals, 28 outsourcing professionals.

Consulting clients: 170 total: 82% corporations, 1% individuals, 8% government, 9% nonprofits.

Outsourcing clients: 3 total: 33% corporations, 67% nonprofits.

Compensation: by the project, by the hour.

Gross revenues: \$2 million from worldwide benefit consulting in 2004, all from U.S. locations; \$2 million from worldwide benefit consulting in 2003, all from U.S. locations; \$1 million from worldwide outsourcing services in 2004, all from U.S. locations; \$1 million from worldwide outsourcing services in 2003, all from U.S. locations; \$22.6 million in total worldwide revenues in 2004, all from U.S. locations; \$19.7 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: John P. Nelson, chairman/CEO; John H. Nelson, president; Bailie Shada, chief administrative officer.

T

Towers Perrin

1 Stamford Plaza, 263 Tresser Blvd.,
Stamford, Conn. 06901;
203-326-5400; fax: 203-326-5499
www.towersperrin.com

Benefit consulting since: 1934.

Providing benefit outsourcing services since: 1991.

Benefit consulting: 44.9% of revenues.

Retirement plan consulting: 29.6% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of invest-

ment managers, asset accumulation/investment consulting.

Welfare plan consulting: 10.2% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.

Employee communication consulting: 5.1% of revenues: general consulting on communications programs.

Benefit outsourcing services: 20.1% of revenues.

Defined contribution: 0.2% of revenues: plan administration, customer service/call centers.

Defined benefits: 13.1% of revenues: pension plan administration, actuarial and consulting expertise on design, financing and delivery of pension plans, customer service/call centers.

Health and welfare: 6.8% of revenues: customer service/call centers.

Benefit communications: benefit statement preparation, audiovisual program preparation, booklet preparation.

Nonbenefit consulting services: 35% of revenues: compensation consulting, brokering, general management consulting.

Staff: 7,827 total, 2,741 consulting professionals, 2,468 outsourcing professionals.

Consulting clients: 2,674 total: 95% corporations, 5% government.

Outsourcing clients: 522 total: 97% corporations, 3% government.

Compensation: by the project, commissions, on retainer, by the hour.

Gross revenues: \$728.1 million from worldwide benefit consulting in 2004, 70.7% from U.S. locations; \$703.4 million from worldwide benefit consulting in 2003, 72.7% from U.S. locations; \$325.4 million from worldwide outsourcing services in 2004, 79% from U.S. locations; \$314.4 million from worldwide outsourcing services in 2003, 81% from U.S. locations; \$1.6 billion in total worldwide revenues in 2004, 66.9% from U.S. locations; \$1.5 billion in total worldwide revenues in 2003, 69.4% from U.S. locations.

Officers: Mark V. Mactas, chairman/CEO; Robert G. Hogan, Donald L. Lowman, managing directors.

Contact: Joseph P. Conway, director-media relations; 100 Summit Lake Drive, Valhalla, N.Y. 10595; 914-745-4175;
joseph.p.conway@towersperrin.com

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: 12% of revenues.

Welfare plan consulting: 9% 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 communica-

tions 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, health savings or reimbursement accounts, customer service/call centers.

Benefit communications: 5% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.

Nonbenefit consulting services: 73% of revenues.

Branch offices: Chicago; Baltimore.

Staff: 155 total, 115 consulting professionals, 40 outsourcing professionals.

Consulting clients: 535 total: 100% corporations.

Outsourcing clients: 220 total: 100% corporations.

Compensation: by the project, commissions, on retainer, by the hour.

Gross revenues: \$4.1 million from worldwide benefit consulting in 2004, all from U.S. locations; \$2 million from worldwide benefit consulting in 2003, all from U.S. locations; \$5 million from worldwide outsourcing services in 2004, all from U.S. locations; \$5 million from worldwide outsourcing services in 2003, all from U.S. locations; \$34 million in total worldwide revenues in 2004, all from U.S. locations; \$30.4 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: Edmund F. Garno III, David O. Oberkircher, Christopher M. Veno, principals.

U

USI Consulting Group

95 Glastonbury Blvd.,
Glastonbury, Conn. 06033;
860-633-5283; fax: 860-368-2112
www.usicg.com

Benefit consulting since: 1975.

Providing benefit outsourcing services since: 1987.

Parent: U.S.I. Holdings Corp.

Benefit consulting: 75% of revenues.

Retirement plan consulting: 69% 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: 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.

Benefit outsourcing services: 20% of revenues.

Defined contribution: 12% of revenues: plan administration, communication and education

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programs, investment management, customer service/call centers.

Defined benefits: 2% of revenues: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery of pension plans, customer service/call centers.

Health and welfare: 5% of revenues: medical, dental and vision plans, life and disability insurance, customer service/call centers.

Benefit communications: 1% of revenues: benefit statement preparation, audiovisual pro-

gram preparation, booklet preparation.

Nonbenefit consulting services: 5% of revenues: compensation consulting, brokering.

Branch offices: Boca Raton, Fla.; Boston; New York; Knoxville, Tenn.; Houston.

Staff: 129 total, 110 consulting professionals, 10 outsourcing professionals.

Consulting clients: 632 total: 75% corporations, 2% multiemployer plans, 8% government, 15% nonprofits.

Outsourcing clients: 150 total: 85% corporations, 2% multiemployer plans, 8% government, 5% nonprofits.

Compensation: by the project, commissions, on retainer, by the hour.

Gross revenues: \$20.4 million from worldwide benefit consulting in 2004, all from U.S. locations; \$21.9 million from worldwide benefit consulting in 2003, all from U.S. locations; \$5.2 million from worldwide outsourcing services in 2004, all from U.S. locations; \$16.6 million from worldwide outsourcing services in 2003, all from U.S. locations; \$25.6 million in total worldwide revenues in 2004, all from U.S. locations; \$50.4 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: James Kinney, president/CEO; David Gothers, COO; Michael Levin, senior vp.

Contact: Michael Levin;
michael_levin@usicg.com.

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: 99% of revenues.

Retirement plan consulting: 29% 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: 70% of revenues.

Nonbenefit consulting services: 1% of revenues: compensation consulting, brokering, general management consulting.

Branch offices: Chicago; Detroit; Minneapolis; Appleton, Green Bay, Janesville, Milwaukee, Oshkosh and Wausau, Wis.

Staff: 75 total, 75 consulting professionals.

Consulting clients: 2,450 total: 100% corporations.

Compensation: by the project, commissions, on retainer, by the hour.

Gross revenues: \$13.5 million from worldwide benefit consulting in 2004, all from U.S. locations; \$11.8 million from worldwide benefit consulting in 2003, all from U.S. locations; \$13.6 million in total worldwide revenues in 2004, all

from U.S. locations; \$11.9 million in total worldwide revenues in 2003, all from U.S. locations.

Officers: Timothy Christen, CEO; Daniel Stafford, Susanne Chemerow, principals.

Contact: Daniel Stafford; 608-240-2585;
dstafford@virchowkrause.com.

W

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 and Co. Holdings.

Benefit consulting: 80% 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 of pension plans.

Health and welfare: medical, dental and vision plans, life and disability insurance, flexible spending accounts, health savings or reimbursement 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: 20% of revenues: compensation consulting, general management consulting, claims administration.

Branch offices: 33 U.S.; 52 non-U.S.

Staff: 5,900 total.

Compensation: by the project, on retainer, by the hour.

Gross revenues: \$936.8 million* from worldwide benefit consulting in 2004, 50%* from U.S. locations; \$898* million from worldwide benefit consulting in 2003, 52%* from U.S. locations; \$1.2 billion in total worldwide revenues in 2004, 50% from U.S. locations; \$1.1 billion in total worldwide revenues in 2003, 52% from U.S. locations.

Officers: John Haley, president/CEO; Carl Mautz, CFO; Alan Whalley, U.S. region manager.

Contact: David Popper, director-public relations.

*BI estimate.

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www.businessinsurance.com

401(k) Plan Administrators

A

ADP Retirement Services

71 Hanover Road,
Florham Park, N.J. 07932;
800-432-4015; fax: 973-712-2128
www.adp401k.com

Staff

Total 920
Involved in 401(k) plan services 920

Clients

Total 30,210
Bundled 19,000
Unbundled 11,210

Participants

Total 1,262,058
Bundled 1,097,200
Unbundled 164,858
Average number of participants per plan ... 41
Maximum plan size 86,000

2004 revenues

Total \$29,500,000,000

Parent: ADP Inc.

Services began: 1989.

Service areas: nationwide.

Branch offices: Louisville, Ky.; Kansas City, Mo.; Salem, N.H.; Seattle.

Software: purchased from outside vendor, written and maintained in-house.

Investment funds accommodated: 18.

Administration: full share and unit value accounting, accommodation of loan provisions.

Client services: communication of plan features, daily valuations, online access, toll-free service to request account activity.

Client consulting: compliance issues, employee communications, legal issues, plan design issues.

Charges: determined by: amount of assets under management, complexity of plan, number of participants, time and expense.

Officers: Anish Rajparia, vp/general manager; Gordon Bailey, vp-finance/CFO; Kendall Kay, vp-marketing.

Contact: Carol Denequolo, product marketing manager; 973-712-2303;
carol_denequolo@adp.com.

AccuRecord Inc.

100 G Executive Drive,
Edgewood, N.Y. 11717;
631-243-6400; fax: 631-243-6427
www.accurecord.com

Staff

Total 105
Involved in 401(k) plan services 96

Clients

Total 3,400
Unbundled 3,400

Participants

Total 265,000
Unbundled 265,000

Average number of participants per plan ... 75
Maximum plan size 14,000

2004 revenues

Total \$13,000,000
401(k) plan administration \$13,000,000

Services began: 1982.

Service areas: nationwide.

Software: written and maintained in-house.

Contribution types accommodated: 30.

Administration: cash, full share and unit value accounting; accommodation of loan provisions.

Client services: daily valuations, online access, toll-free service to request account activity, client Internet site, compliance testing, form 5500 preparation.

Client consulting: compliance issues, employee communications, legal issues.

Charges: determined by: amount of assets under management, frequency of valuations, number of participants.

Officers: George Chave, president; John Bradley, Paul Badamo, executive vps.

Contact: George Chave Jr., vp; 631-243-6400, ext. 237; gpcjr@accurecord.com.

Affiliated Computer Services Inc. *

2828 N. Haskell Ave.,
Dallas, Texas 75204;
214-841-6111
www.acs-inc.com

Staff

Total 50,000
Involved in 401(k) plan services 475

Clients

Total 104
Bundled 60
Unbundled 44

Participants

Total 1,767,536
Bundled 682,387
Unbundled 1,085,149
Average number of participants per plan 8,457
Minimum plan size 1,000

Services began: 1981.

Service areas: nationwide.

Branch offices: San Diego; Chicago; Boston; Cary, N.C.; Fort Lee, Little Falls and Totowa, N.J.; Pittsburgh.

Software: purchased from outside vendor, written and maintained in-house.

Administration: cash, full share and unit value accounting; accommodation of loan provisions.

Client services: communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity.

Client consulting: compliance issues, employee communications, legal issues, plan design issues, manages investment of 401(k) funds.

Charges: determined by: complexity of plan, number of participants, time and expense.

Officers: Jeff Rich, CEO; Mark King, president/COO; Lynn Blodgett, group president-commercial solutions.

Contact: Don Bartolai, principal; 1 N. Dearborn, Suite 1400, Chicago, Ill. 60602; 312-846-3717; dano.bartolai@acs-hro.com.

*Formerly Mellon's Human Resources & Investor Solutions.

Alliance Benefit Group of Illinois

456 Fulton St., Suite 345,
Peoria, Ill. 61602;
309-671-4200; fax: 309-671-9933
www.abgil.com

Staff

Total 67
Involved in 401(k) plan services 52

Clients

Total 497
Bundled 279
Unbundled 218

Participants

Total 32,015
Bundled 21,933
Unbundled 10,082
Average number of participants per plan ... 79
Minimum plan size 2
Maximum plan size 20,000

2004 revenues

Total \$4,400,000
401(k) plan administration \$3,000,000

Services began: 1967.

Software: leased from outside vendor, purchased from outside vendor.

Investment funds accommodated: 50.

Contributions types accommodated: 15.

Administration: cash, full share and unit value accounting; accommodation of loan provisions.

Client services: communication of plan features, daily valuations, online access, toll-free service to request account activity.

Client consulting: compliance issues, employee communications, plan design issues, manages investment of 401(k) funds.

Charges: determined by: amount of assets under management, complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: John D. Blossom Jr., CEO; Daphne Weitzel, COO; Linda Blossom, senior vp-marketing; Teresa Wood, senior vp; Beverly Alleman, Ted Meyer, vps-marketing.

Contact: John D. Blossom, Beverly Alleman.

Ameritas Life Insurance Corp.

5900 'O' St.,
Lincoln, Neb. 68510;
402-467-1122; fax: 402-467-7952
www.ameritas.com

Staff

Total 45
Involved in 401(k) plan services 45

Clients

Total 486
Bundled 439

Continued on next page

Continued from previous page

Unbundled 47

Participants

Total 15,445

Bundled 14,474

Unbundled 971

Average number of participants per plan ... 32

Maximum plan size 2,252

2004 revenues

Total \$33,769,000

Value of funds managed \$961,290,840

Parent: Ameritas Acacia Mutual Holding Co.**Services began:** 1981.**Service areas:** nationwide.**Software:** leased from outside vendor, purchased from outside vendor, written and maintained in-house.**Investment funds accommodated:** 40.**Contribution types accommodated:** 30.**Administration:** unit value accounting, accommodation of loan provisions.**Client services:** communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, automatic rebalancing, electronic online deposit submission.**Client consulting:** compliance issues, employee communications, legal issues, plan-design issues, manages investment of 401(k) funds.**Charges:** determined by: amount of assets under management, number of participants.**Officers:** David C. Moore, chairman/CEO-Ameritas Life Insurance Corp.; Lawrence J. Arth, chairman/president/CEO-Ameritas Holding Co.; JoAnn M. Martin, president/COO-Ameritas Life Insurance Corp.**Contact:** Jessie Ellen Waller, manager-retirement plans marketing; jwaller@ameritas.com.**B****Benefit Dynamics**8 Ranoldo Terrace, Suite 200,
Cherry Hill, N.J. 08034;
856-616-1400; fax: 856-616-1401
www.benefitdynamics.com**Staff**

Total 17

Involved in 401(k) plan services 7

Clients

Total 205

Unbundled 205

Participants

Total 26,250

Unbundled 26,250

Average number of participants per plan ... 150

Minimum plan size 25

Maximum plan size 50,000

2004 revenues

Total \$2,200,000

401(k) plan administration \$700,000

Services began: 1981.**Service areas:** nationwide.**Software:** purchased from outside vendor.**Investment funds accommodated:** 49.**Contribution types accommodated:** 10.**Administration:** cash, full share and unit value accounting; accommodation of loan provisions.**Client services:** communication of plan features, daily valuations, online access, toll-free service to request account activity, balance forward plans, custom documents, electronic enrollment.**Client consulting:** compliance issues, legal issues, plan design issues, manages investment of 401(k) funds.**Charges:** determined by: complexity of plan, frequency of valuations, number of participants, time and expense.**Officers:** Jo-Ann Massanova, president; Carmen LaVerghetta, vp.**Contact:** Mark Moran, vp-sales and marketing; benefit@benefitdynamics.com.**Benefit Equity Inc.**1971 E. Fourth St., Suite 100,
Santa Ana, Calif. 92705;
714-480-1364; fax: 714-480-1365
www.benefitequity.com**Staff**

Total 20

Involved in 401(k) plan services 19

Clients

Total 650

Unbundled 650

Participants

Total 23,000

Unbundled 23,000*

Average number of participants per plan ... 50

Maximum plan size 5,000

Service areas: nationwide.**Branch offices:** San Diego.**Software:** leased from outside vendor, provide software for home computers.**Investment funds accommodated:** 49.**Contribution types accommodated:** 7.**Administration:** cash, full share and unit value accounting; accommodation of loan provisions.
Client services: communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, onsite enrollment and education.**Client consulting:** compliance issues, employee communications, plan design issues, manages investment of 401(k) funds.**Charges:** determined by: amount of assets under management, complexity of plan, number of participants, time and expense.**Contact:** Robert H. Gorelick, president; rgorelick@benefitequity.com.

*1,500 unbundled participants in other pension plans.

BISYS Retirement Services Inc.200 Dryden Road,
Dresher, Pa. 19025;
215-648-6000; fax: 215-648-1275
www.bisysretirement.com**Staff**

Total 976

Involved in 401(k) plan services 687

Clients

Total 24,399

Unbundled 24,399

Participants

Total 1,452,982

Unbundled 1,452,982

Average number of participants per plan ... 60

Parent: The BISYS Group Inc.**Services began:** 1993.

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. 2004 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.

Continued on next page

Continued from previous page

Service areas: nationwide.

Branch offices: Brainerd, Minn.

Software: purchased from outside vendor, written and maintained in-house.

Administration: cash, full share and unit value accounting; accommodation of loan provisions.

Client services: communication of plan features, daily valuations, online access, toll-free service to request account activity.

Client consulting: compliance issues, employee communications, legal issues, plan design issues.

Charges: determined by: amount of assets under management, number of participants, time and expense.

Officers: Robert Guillocheau, president; Charles Wenzel, senior vp.

Contact: Charles Wenzel.

C

Ceridian Retirement Plan Services Inc.

3201 34th St. S.,
St. Petersburg, Fla. 33711;
877-677-7401; fax: 727-906-3954
www.ceridianrps.com

Staff

Total 255

Involved in 401(k) plan services 215

Clients

Total 964

Unbundled 964

Participants

Total 272,238

Unbundled 272,238

Average number of participants per plan . . 394

Maximum plan size 100,000

Parent: Ceridian Corp.

Services began: 1981.

Service areas: nationwide.

Branch offices: LaCrosse, Wis.

Software: leased from outside vendor.

Investment funds accommodated: 50.

Contributions types accommodated: 15.

Administration: cash, full share and unit value accounting; accommodation of loan provisions.

Client services: communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, co-fiduciary services, enrollment materials and meetings, payroll integration with Ceridian Payroll.

Client consulting: compliance issues, employee communications, legal issues, plan design issues.

Charges: determined by: complexity of plan, frequency of valuations, number of participants.

Officers: Glenn Dial, vp/national sales manager; Webster Hill, vp; Mark Turaniczo, director-operations.

Contact: Vicky Jensen, relationship manager; vicky.jensen@ceridian.com.

CitiStreet L.L.C.

1 Heritage Drive,
North Quincy, Mass. 02171;
877-488-8886; fax: 617-376-9181
www.citistreetonline.com

Staff*

Total 3,199

Involved in 401(k) plan services 2,600

Clients

Total 7,591

Bundled 7,588

Unbundled 3

Participants

Total 3,319,420

Bundled 3,209,722

Unbundled 109,698

Average number of participants per plan . . 356

Parent: State Street Corp., Citigroup Inc.

Services began: 1981.

Service areas: nationwide.

Branch offices: Jacksonville, Fla.; Lewiston, Maine; Somerset, N.J.

Software: purchased from outside vendor, written and maintained in-house.

Investment funds accommodated: 800.

Contribution types accommodated: 35.

Administration: full share and unit value accounting, accommodation of loan provisions. **Client services:** communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, advisory services, brokerage services, company stock management, defined benefit administration, health and welfare administration, retiree services, trust and custody.

Client consulting: compliance issues, employee communications, legal issues, plan design issues, manages investment of 401(k) funds.

Charges: determined by: amount of assets under management, complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: Phillip Lussier, chairman/CEO; Jim Murphy, president; Sandy McCarthy, president-retirement services.

Contact: Anthony Benoit, senior vp-marketing; 617-376-9102; abenoit@citistreetonline.com.

*Estimated.

Consicare Inc. dba Employee Benefits Services

424 Graves Mill Road, Suite 300,
Lynchburg, Va. 24502;
434-455-4534; fax: 434-845-4724
www.consicare.com

Staff

Total 20

Involved in 401(k) plan services 13

Clients

Total 300

Unbundled 300

Participants

Total 4,500

Unbundled 4,500

Average number of participants per plan . . 15

Minimum plan size 2

Maximum plan size 200

Parent: NCRIC Group Inc.

Services began: 1987.

Service areas: District of Columbia, Maryland, North Carolina, South Carolina, Virginia, West Virginia.

Software: purchased from outside vendor.

Administration: cash, full share and unit value accounting; accommodation of loan provisions.

Client services: communication of plan features, daily valuations, online access.

Client consulting: compliance issues, plan design issues.

Charges: determined by: complexity of plan, number of participants, time and expense.

Contact: Dan Tuckwiller, senior pension consultant.

D

DailyAccess Corp.

3101 International Drive, Building 6,
Mobile, Ala. 36606;
888-535-4322; fax: 251-665-1803
www.dailyaccess.com

Staff

Total 85

Involved in 401(k) plan services 85

Clients

Total 780

Unbundled 780

Participants

Total 92,000

Unbundled 92,000

Average number of participants per plan . . 118

Maximum plan size 10,000

Services began: 1995.

Service areas: nationwide.

Branch offices: Boston; Detroit.

Software: purchased from outside vendor, written and maintained in-house.

Investment funds accommodated: 5,000.

Administration: cash and unit value accounting, accommodation of loan provisions.

Client services: communication of plan features, daily valuations, online access, toll-free service to request account activity, compliance testing, employee education, government reporting, self-directed brokerage accounts.

Client consulting: compliance issues, employee communications, plan design issues.

Charges: determined by: amount of assets under management, complexity of plan, number of participants, time and expense.

Officers: Tommy Thomasson, president/CEO; Carl Dekle, CFO; Gregg Wood, COO.

Contact: Laura Ehlert, marketing manager, 251-665-1800; John Rice, manager-inside sales.

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E

The Epler Co.

450 B St., Suite 750,
San Diego, Calif. 92101;
619-239-0831; fax: 619-239-0807
www.eplercompany.com

Staff

Total 15
Involved in 401(k) plan services 3

Clients

Total 8
Unbundled 8

Participants

Total 6,600
Unbundled 6,600
Average number of participants per plan .. 200
Minimum plan size 75
Maximum plan size 10,000

2004 revenues

Total \$1,800,000
401(k) plan administration \$275,000

Services began: 1971.**Service areas:** nationwide.**Software:** purchased from outside vendor.**Investment funds accommodated:** 100.**Administration:** accommodation of loan provisions.**Client services:** communication of plan features.**Client consulting:** compliance issues, employee communications, legal issues, plan design issues.**Officers:** Jane Barry, CEO; Lin Ball, vp.

F

Findley Davies Inc.

300 Madison Ave., Suite 1000,
Toledo, Ohio 43604-1596;
419-255-1360; fax: 419-259-5685
www.findleydavies.com

Staff

Total 110
Involved in 401(k) plan services 20

Clients

Total 200
Unbundled 200

Participants

Total 15,000
Unbundled 15,000
Average number of participants per plan .. 250

2004 revenues

Total \$14,000,000
401(k) plan administration \$2,500,000

Services began: 1985.**Service areas:** nationwide.**Branch offices:** Charlotte and Greensboro, N.C.; Cleveland.**Software:** purchased from outside vendor.**Investment funds accommodated:** 50.**Contributions types accommodated:** 15.**Administration:** cash, full share and unit value accounting; accommodation of loan provisions.**Client services:** communication of plan features, daily valuations, online access, toll-free service to request account activity, balance forward valuations, online account access, voice response system.**Client consulting:** compliance issues, employee communications, legal issues, plan design issues.**Officers:** Robert J. Rogers, Marc E. Stockwell, Gary P. Thieman, principals.**Contact:** Kyle Pifher, manager-administration services.**The 401(k) Co.**

98 San Jacinto Blvd., Suite 1100,
Austin, Texas 78701;
800-843-4015; fax: 512-344-3000
www.the401kcompany.com

Staff

Total 308
Involved in 401(k) plan services 270

Clients

Total 91
Unbundled 91

Participants

Total 300,000
Unbundled 300,000
Average number of participants per plan 3,300
Minimum plan size 500

Parent: Nationwide Financial Services.**Services began:** 1983.**Service areas:** nationwide.**Software:** written and maintained in-house.**Administration:** cash, full share and unit value accounting; accommodation of loan provisions.**Client services:** communication of plan features, daily valuations, online access, toll-free service to request account activity, asset allocation models, custodial services, fiduciary consulting and management, onsite enrollment meetings, investment review services, trustee services, plan sponsor Web site, automatic rebalancing of participant accounts, self-directed brokerage accounts.**Client consulting:** compliance issues, employee communications, legal issues, plan design issues.**Charges:** determined by: amount of assets under management, complexity of plan, number of participants.**Officers:** Jerry Bramlett, president/CEO; Ken Robertson, executive vp/chief investment officer; Donald Figer, executive vp/chief information officer.**Contact:** Robyn Alcorta, senior vp-marketing; 512-344-3971;
robyn.alcorta@the401kcompany.com

G

Great-West Retirement Services

8515 E. Orchard Road,
Greenwood Village, Colo. 80111;
303-737-3000; fax: 303-737-3030
www.gwrs.com

Staff

Total 1,066
Involved in 401(k) plan services 512

Clients

Total 8,648
Bundled 3,757
Unbundled 4,891

Participants

Total 1,033,898
Bundled 459,771
Unbundled 574,127
Average number of participants per plan .. 110
Minimum plan size 5

Parent: Great-West Life & Annuity Insurance Co.**Services began:** 1985.**Service areas:** nationwide.**Branch offices:** 16 cities nationwide.**Software:** written and maintained in-house.**Administration:** cash, full share and unit value accounting; accommodation of loan provisions.**Client services:** communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, educational seminars, investment portfolio due diligence analysis.**Client consulting:** compliance issues, employee communications, legal issues, plan-design issues, manages investment of 401(k) funds.**Charges:** determined by: amount of assets under management, complexity of plan, number of participants.**Officers:** William T. McCallum, president/CEO; Charles P. Nelson, senior vp-retirement services; Douglas L. Wooden, executive vp-financial services.**Contact:** 401(k) plan support; 877-730-4015.

H

HPL&S Inc.

125 S. Wilke Road, Suite 300,
Arlington Heights, Ill. 60005;
847-392-2999; fax: 847-392-1053
www.hplspen.com

Staff

Total 29
Involved in 401(k) plan services 20

Clients

Total 400
Bundled 200
Unbundled 200

Participants

Total 20,000
Bundled 10,000
Unbundled 10,000
Average number of participants per plan ... 50
Maximum plan size 2,000

2004 revenues

Total \$4,693,000
401(k) plan administration \$1,973,000
Value of funds managed \$350,000,000*

Services began: 1983.**Service areas:** nationwide.**Software:** purchased from outside vendor.**Investment funds accommodated:** 20.

Continued on next page

BI RANKS

Largest 401(k) plan administrators

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

Rank	Company/Address	Phone/Fax/Web site	Unbundled participants	Unbundled 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	5,500,000	158	30,000	3,000	Dale Gifford, chairman/CEO
2	BISYS Retirement Services Inc. 200 Dryden Road Dresher, Pa. 19025	215-648-6000 Fax: 215-648-1275 www.bisysretirement.com	1,452,982	24,399	60	687	Robert Guillocheau, president; Charles Wenzel, senior vp
3	Affiliated Computer Services Inc. ¹ 2828 N. Haskell Ave. Dallas, Texas 75204	214-841-6111 www.acs-inc.com	1,085,149	44	8,457	475	Jeff Rich, CEO
4	Great-West Retirement Services 8515 E. Orchard Road Greenwood Village, Colo. 80111	303-737-3000 Fax: 303-737-3030 www.gwrs.com	574,127	4,891	110	512	William T. McCallum, president/CEO
5	Paychex Inc. 911 Panorama Trail S. Rochester, N.Y. 14625	585-385-6666 Fax: 585-264-8234 www.paychex.com	425,000	32,592	13	470	Jonathan J. Judge, president/CEO
6	The 401(k) Co. 98 San Jacinto Blvd., Suite 1100 Austin, Texas 78701	800-843-4015 Fax: 512-344-3000 www.the401kcompany.com	300,000	91	3,300	270	Jerry Bramlett, president/CEO
7	Ceridian Retirement Plan Services Inc. 3201 34th St. S. St. Petersburg, Fla. 33711	877-677-7401 Fax: 727-906-3954 www.ceridianrps.com	272,238	964	394	215	Glenn Dial, vp/national sales manager
8	AccuRecord Inc. 100 G Executive Drive Edgewood, N.Y. 11717	631-243-6400 Fax: 631-243-6427 www.accurecord.com	265,000	3,400	75	96	George Chave, president
9	Milliman Inc. 1301 Fifth Ave., Suite 3800 Seattle, Wash. 98101	206-624-7940 Fax: 206-340-1380 www.milliman.com	167,100	630	1,050	450	Patrick J. Grannan, president/CEO
10	ADP Retirement Services 71 Hanover Road Florham Park, N.J. 07932	800-432-4015 Fax: 973-712-2128 www.adp401k.com	164,858	11,210	41	920	Anish Rajparia, vp/general manager

* Companies must offer 401(k) plan administration services, such as recordkeeping and handling of account activity, on an unbundled basis. **Includes both unbundled and bundled 401(k) plans † Reflects staff dedicated to 401(k) plan recordkeeping, administration or consulting. ¹ Formerly Mellon's Human Resources & Investor Solutions
Source: BI survey

Visit www.businessinsurance.com for more information and access to the full searchable Directory of 401(k) Plan Administrators.

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Contribution types accommodated: 20.

Administration: cash, full share and unit value accounting; accommodation of loan provisions.

Client services: communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, administration and/or coordination with other plans maintained by the sponsor.

Client consulting: compliance issues, employee communications, legal issues, plan design issues, manages investment of 401(k) funds.

Charges: determined by: amount of assets under management, complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: Ira A. Post, president; Thomas J. Doherty, vp; William C. Ludwig, treasurer.

Contact: Thomas J. Doherty

*Bundled 401(k) plan assets only.

Hewitt Associates Inc.

100 Half Day Road,
Lincolnshire, Ill. 60069;
847-295-5000; fax: 847-883-9019
www.hewitt.com

Staff

Total 20,000
Involved in 401(k) plan services 3,000

Clients

Total 158
Unbundled 158

Participants

Total 5,500,000
Unbundled 5,500,000
Average number of participants per plan 30,000
Minimum plan size 1,000

2004 revenues

Total \$2,200,000,000

Services began: 1981.

Service areas: nationwide, Canada, United Kingdom.

Branch offices: 46 worldwide.

Software: written and maintained in-house.

Administration: cash, full share and unit value accounting; accommodation of loan provisions.

Client services: communication of plan features, daily valuations, online access, toll-free service to request account activity, personal finance center provides call center and Web support on financial issues, plan sponsor investment consulting support through Hewitt Financial Services.

Client consulting: compliance issues, employee communications, legal issues, plan design issues.

Charges: determined by: complexity of plan, number of participants.

Officers: Dale Gifford, chairman/CEO; Dan DeCanniere, CFO; Dan Holland, COO/manager-North America region.

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

Invesmart Inc.

Penn Center W. Six, Suite 211,
Pittsburgh, Pa. 15276;
412-249-3200; fax: 412-249-3640
www.invesmart.com

Staff

Total 452
Involved in 401(k) plan services 300

Clients

Total 3,300
Bundled 2,300
Unbundled 1,000

Participants

Total 267,443
Bundled 176,000
Unbundled 91,443
Average number of participants per plan ... 77
Maximum plan size 8,500

2004 revenues

Total \$45,200,000
401(k) plan administration \$33,500,000

Services began: 1999.

Service areas: nationwide.

Branch offices: San Jose, Calif.; Wilmington, Del.; Louisville, Ky.; Portland, Maine; Boston; Cincinnati; Cleveland; Portland, Ore.; Harrisburg, Pa.; Austin, Texas; Seattle.

Software: leased from outside vendor, purchased from outside vendor, written and maintained in-house.

Investment funds accommodated: 8,000.

Contributions types accommodated: 50.

Administration: cash, full share and unit value accounting; accommodation of loan provisions.

Client services: communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, plan level investment advisory services, participant advisory services.

Client consulting: compliance issues, employee communications, plan design issues, manages investment of 401(k) funds.

Charges: determined by: amount of assets under management, complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: Inc.; Kent Buckles, CEO; Kent Baur, CEO-Invesmart Advisors Nick Battaglia, CFO.

Contact: Greg Gensheimer, consultant.

M

Milliman Inc.

1301 Fifth Ave., Suite 3800,
Seattle, Wash. 98101;
206-624-7940; fax: 206-340-1380
www.milliman.com

Staff

Total 1,900
Involved in 401(k) plan services 450

Clients

Continued on next page

Continued from previous page

Total	1,555
Bundled	925
Unbundled	630

Participants

Total	462,146
Bundled	295,046
Unbundled	167,100
Average number of participants per plan	1,050
Minimum plan size	10

2004 revenues

Total	\$387,000,000
401(k) plan administration	\$35,000,000

Services began: 1981.**Service areas:** nationwide.**Branch offices:** Denver; Washington; Atlanta; Minneapolis; Omaha, Neb.; West Paterson, N.J.; Albany and New York, N.Y.; Greensboro, N.C.; Portland, Ore.; Dallas; Houston.**Software:** written and maintained in-house.**Administration:** cash, full share and unit value accounting; accommodation of loan provisions.**Client services:** communication of plan features, daily valuations, online access, toll-free service to request account activity, collective trust funds and/or separate account investment managers via third-party trading platforms.**Client consulting:** compliance issues, employee communications, legal issues, plan design issues.**Charges:** determined by: complexity of plan, frequency of valuations, number of participants, time and expense.**Officers:** Bradley M. Smith, chairman; Patrick J. Grannan, president/CEO; Mark O. Johnson, employee benefit practice director.**Contact:** Pamela Cone, chief marketing officer; 206-504-5626; pamela.cone@milliman.com.

N

National Benefit Consultants Inc.

28800 Orchard Lake Road, Suite 110,
Farmington Hills, Mich. 48334;
248-539-4000; fax: 248-539-4012
www.natlben.com

Staff

Total	8
Involved in 401(k) plan services	6

Clients

Total	61
Bundled	50
Unbundled	11

Participants

Total	2,000
Bundled	1,900
Unbundled	100
Average number of participants per plan	30
Maximum plan size	500
Value of funds managed	\$27,000,000

Services began: 1981.**Service areas:** Illinois, Indiana, Michigan, Ohio.**Software:** written and maintained in-house.**Administration:** cash, full share and unit value accounting; accommodation of loan provisions.**Client services:** communication of plan fea-

tures, daily valuations, investment management, online access, toll-free service to request account activity, property trust documents.

Client consulting: compliance issues, employee communications, legal issues, plan design issues, manages investment of 401(k) funds.**Charges:** determined by: amount of assets under management, complexity of plan, frequency of valuations, number of participants, time and expense.**Officers:** Michael T. Stacey, president; Harold Lambert, vp; Brian V. Stevens, secretary.

P

Paychex Inc.

911 Panorama Trail S.,
Rochester, N.Y. 14625;
585-385-6666; fax: 585-264-8234
www.paychex.com

Staff

Total	10,000
Involved in 401(k) plan services	470

Clients

Total	32,592
Unbundled	32,592

Participants

Total	425,000
Unbundled	425,000
Average number of participants per plan	13

2004 revenues

Total	\$1,294,300,000
Value of funds managed	\$4,850,000,000

Services began: 1995.**Service areas:** nationwide.**Branch offices:** 90 offices nationwide.**Software:** written and maintained in-house.**Investment funds accommodated:** 12.**Contribution types accommodated:** 100.**Administration:** cash and full share accounting; accommodation of loan provisions.**Client services:** communication of plan features, daily valuations, online access, toll-free service to request account activity, cross-testing profit sharing, institutional trustee, self-directed brokerage accounts.**Client consulting:** compliance issues, employee communications, legal issues, plan design issues.**Charges:** determined by: amount of assets under management, complexity of plan, number of participants.**Officers:** Jonathan J. Judge, president/CEO; John Morphy, senior vp/CFO/secretary; Martin Mucci, senior vp-operations; Walter Turek, senior vp-sales and marketing.**Contact:** sales department; 800-322-7292; sales@paychex.com.**Pension Plan Administration
L.L.C.**

200 Louisiana St.,
Little Rock, Ark. 72201;
501-801-1622; fax: 501-376-7047
www.pensionplanadmin.com

Staff

Total	4
Involved in 401(k) plan services	4

Clients

Total	149
Unbundled	149

Participants

Total	4,213
Unbundled	4,213
Average number of participants per plan	28
Maximum plan size	1,000

Services began: 1990.**Service areas:** Alabama, Arkansas, Tennessee, Texas.**Software:** purchased from outside vendor.**Investment funds accommodated:** 1,000.**Contribution types accommodated:** 100.**Administration:** cash, full share and unit value accounting; accommodation of loan provisions.**Client services:** communication of plan features, daily valuations*, online access*, toll-free service to request account activity*.**Client consulting:** compliance issues, employee communications, legal issues, plan design issues.**Charges:** determined by: complexity of plan, frequency of valuations, number of participants, time and expense.**Officers:** James Hayden, Lyle Foster, Philip Miron, managers.**Contact:** Alarie Van Schoyck, pension administrative specialist; 501-801-1622, ext. 161; alarie@pensionplanadmin.com.

*Provided through investment company.

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	5
Involved in 401(k) plan services	5

Clients

Total	18
Bundled	3
Unbundled	15

Participants

Total	12,000
Bundled	2,000
Unbundled	10,000
Average number of participants per plan	600
Minimum plan size	50
Maximum plan size	50,000

Services began: 1997.**Service areas:** nationwide, Puerto Rico.**Software:** purchased from outside vendor.**Administration:** cash, full share and unit value accounting; accommodation of loan provisions.**Client services:** communication of plan features; daily valuations; online access; toll-free service to request account activity; trust, custodial and investment advisory services available through

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alliances with outside vendors; plan administration on a balance forward and daily valuation basis; interactive voice response and interactive Internet services in English and Spanish.

Client consulting: compliance issues, employee communications, legal issues, plan design issues.

Charges: determined by: amount of assets under management, complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: Gustavo J. Sanchez, president/CEO; Susan J. Schutzman, vp/COO.

Contact: Gustavo J. Sanchez, sanchez@sansima.com; Susan J. Schutzman, schutzman@sansima.com.

Securian Retirement Services

400 Robert St. N.,
St. Paul, Minn. 55101;
651-665-3500; fax: 651-665-5133
www.securian.com

Staff

Total 4,400
Involved in 401(k) plan services 387

Clients

Total 2,753
Bundled 2,079
Unbundled 674

Participants

Total 174,296
Bundled 140,423
Unbundled 33,873
Average number of participants per plan ... 63
Minimum plan size 25
Value of funds managed \$4,700,000,000

Parent: Securian Financial Group Inc.

Services began: 1984.

Service areas: nationwide.

Branch offices: Los Angeles, Mission Viejo, San Diego and San Francisco, Calif.; Hartford, Conn.; Stuart, Fla.; Atlanta; Chicago; New

Orleans; Minneapolis; Cleveland; Philadelphia; Memphis, Tenn.; Houston.

Software: purchased from outside vendor.

Investment funds accommodated: 89.

Contribution types accommodated: 8.

Administration: unit value accounting, accommodation of loan provisions.

Client services: communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, foreign language capabilities, online enrollment.

Client consulting: compliance issues, employee communications, legal issues, plan design issues, manages investment of 401(k) funds.

Charges: determined by: amount of assets under management, complexity of plan, number of participants, time and expense.

Officers: Robert L. Senkler, chairman/president/CEO.

Contact: internal sales desk; 877-876-4015.

Sentinel Benefits Group Inc.

601 Edgewater Drive, Suite 250,
Wakefield, Mass. 01880;
781-246-9050; fax: 781-213-6770
www.sentinelbenefits.com

Staff

Total 120
Involved in 401(k) plan services 75

Clients

Total 2,531
Bundled 456
Unbundled 2,075

Participants

Total 60,000
Bundled 10,000
Unbundled 50,000
Average number of participants per plan ... 88
Minimum plan size 5

2004 revenues

Total \$11,800,000
401(k) plan administration \$6,300,000
Value of funds managed \$1,900,000,000

Services began: 1989.

Service areas: nationwide.

Branch offices: Miami.

Software: purchased from outside vendor.

Investment funds accommodated: 100.

Contribution types accommodated: 10.

Administration: cash, full share and unit value accounting; accommodation of loan provisions.

Client services: communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, COBRA, flexible spending administration, group insurance sales, investment advice, securities brokerage.

Client consulting: compliance issues, employee communications, legal issues, plan design issues, manages investment of 401(k) funds.

Charges: determined by: amount of assets under management, complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: Anthony Carnevale, chairman/vp-information systems; John Carnevale, president/CEO; James Carnevale, vp-sales and marketing.

Contact: John Carnevale;
john.carnevale@sbgj.com.

Thesco Retirement Planning Services L.L.C.

320 W. 57th St.,
New York, N.Y. 10019;
866-428-4015; fax: 212-399-0227
www.thescorps.com

Staff

Total 5
Involved in 401(k) plan services 5

Clients

Total 200
Bundled 90
Unbundled 110

Participants

Total 11,860
Bundled 9,000
Unbundled 2,860
Average number of participants per plan ... 26
Minimum plan size 5
Maximum plan size 500

2004 revenues

Total \$1,200,000
401(k) plan administration \$150,000

Parent: Thesco Benefits L.L.C.

Services began: 2000.

Service areas: nationwide.

Branch offices: Woodbury, N.Y.

Software: provide software for home computers, purchased from outside vendor, written and maintained in-house.

Investment funds accommodated: 45.

Contribution types accommodated: 5.

Administration: cash, full share and unit value accounting; accommodation of loan provisions.

Client services: communication of plan features, investment management, online access, toll-free service to request account activity, enrollment and education meetings, seminars, worksite marketing.

Client consulting: compliance issues, employee communications, legal issues, plan design issues, manages investment of 401(k) funds.

Charges: determined by: amount of assets under management, complexity of plan, number of participants, time and expense.

Officers: John Cunningham, president; Richard Fleder, Walter Harris, vps.

Contact: John Cunningham;
cunninghamj@thesco.com.

Transamerica Retirement Services

1150 S. Olive St.,
Los Angeles, Calif. 90015;
888-401-5826; fax: 319-558-5609
www.ta-retirement.com

Staff

Total 420
Involved in 401(k) plan services 420

Clients

Total 15,305

Continued on next page

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Continued from previous page

Bundled	10,216
Unbundled	5,089

Participants

Total	650,000
Bundled	490,000
Unbundled	160,000
Average number of participants per plan	44
Minimum plan size	50,000

2004 revenues

Value of funds managed . . . \$10,600,000,000

Parent: AEGON NV.

Service areas: United States, Puerto Rico, Guam, U.S. Virgin Islands.

Branch offices: 34 offices nationwide.

Software: purchased from outside vendor, written and maintained in-house.

Investment funds accommodated: 85.

Administration: accommodation of loan provisions, unit value accounting.

Client services: communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity; discrimination testing, form 5500 completion, English and Spanish enrollment materials, enrollment meetings.

Client consulting: compliance issues, employee communications, plan design issues.

Charges: determined by: complexity of plan, number of participants, time and expense.

Officers: Kent Callahan, president/CEO.
Contact: Diana Geraci, vp.

U

USI Consulting Group

95 Glastonbury Blvd.,
Glastonbury, Conn. 06033;
806-633-5283; fax: 860-368-2112
www.usicg.com

Staff

Total	172
Involved in 401(k) plan services	65

Clients

Total	352
Bundled	296
Unbundled	56

Participants

Total	130,255
Bundled	99,368
Unbundled	30,887
Average number of participants per plan	370
Minimum plan size	10
Maximum plan size	20,000

2004 revenues

Total	\$25,563,441
401(k) plan administration	\$10,990,439

Parent: USI Holdings Corp.

Services began: 1981.

Service areas: nationwide.

Branch offices: Boca Raton, Fla.; Boston; New York; Knoxville, Tenn.; Houston.

Software: leased from outside vendor, purchased from outside vendor.

Investment funds accommodated: 3,600.

Administration: cash, full share and unit value accounting; accommodation of loan provisions.

Client services: communication of plan features; daily valuations; investment management; online access; toll-free service to request account activity; compliance testing; enrollment, education and guidance meetings; executive compensation strategies; plan document and government form filings; total benefit outsourcing.

Client consulting: compliance issues, employee communications, legal issues, plan design issues, manages investment of 401(k) funds.

Charges: determined by: amount of assets under management, complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: James Kinney, president/CEO; David Gothers, chief administration officer.

Contact: Chris Martin, senior vp-defined contribution; 860-368-2935.



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THE BENEFITS OF BETTER COVERAGE.

Prescription benefit managers

A

AmeriScript Inc.

4301 Darrow Road,
Stow, Ohio 44224;
800-681-6912; fax: 330-686-7011
www.interplanhealth.com

2004 revenues

Total gross revenues\$25,000,000
Unbundled PBM services\$23,000,000*

PBM clients

Total 240
Employee/group plans with direct service .240

Lives covered

Total 125,000
Active group health plan 51,500

Retail network

Pharmacy locations 49,000

Generic usage

Percentage of prescription volume 47%

Staff

Total 110
Professionals 38
Registered pharmacists 2

PBM services since: 1986.

Parent: Interplan Health Group; 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: pharmacy, therapeutics.

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: Joe Manheim, president; Eileen Romansky, COO; Mike Schotz, sales and marketing officer.

*Estimated

B

BioScrip*

100 Clearbrook Road,
Elmsford, N.Y. 15013;
888-818-3939; fax: 877-347-1448
www.scriptsolutions.com

2004 revenues

Total gross revenues\$600,000,000
Unbundled PBM services\$300,000,000

PBM clients

Total 350
Employee/group plans with direct service ..98

Lives covered

Total 7,000,000
Active group health plan 1,400,000

Retail network

Pharmacy locations 59,000

Mail-order services

Percentage of prescription volume 10%

Generic usage

Percentage of prescription volume 59%

Staff

Total 254
Professionals 210
Registered pharmacists 40

PBM services since: 1994.

Parent: MIM Corp.; primary business: management company for pharmaceutical businesses.

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: capitated rate, fee per claim.

Officers: Richard Friedman, chairman/CEO; Alfred Carfora, president/COO; Barry Posner, executive vp/general counsel/secretary.

Contact: Jeff Vigh, vp-client services, 2791 Charter St., Columbus, Ohio 43228; 614-850-6788; jvigh@scripsolutions.com.

*Formerly ScripSolutions Inc.

C

CBCA Pharmacy Benefits Management dba CBCA Rx

675 Foxon Road, Suite 204,
East Haven, Conn. 06513;
203-468-8367; fax: 203-468-8930
www.cbca.com

2004 revenues

Unbundled PBM services\$65,000,000

Lives covered

Total 140,000
Active group health plan 25,000
Active workers compensation 2,800

Retail network

Pharmacy locations 53,000

Mail-order services

Percentage of prescription volume 12%

Generic usage

Percentage of prescription volume ... 48.9%

Staff

Total 32
Professionals 28
Registered pharmacists 3

PBM services since: 1995.

Parent: CBCA Inc.; primary business: third-party administrator.

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 service.

Reports provided: 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, flat monthly fee, percentage.

Officers: Michael Hajdun, senior vp; Timothy Humphreys, vp.

Contact: Peter Butkovich, director-sales; 203-468-8367, ext. 2153;
peter_butkovich@cbca.com.

Caremark Rx Inc.

211 Commerce, Suite 800,
Nashville, Tenn. 37201;
800-633-9509; fax: 615-743-6597
www.caremark.com

2004 revenues

Total gross revenues\$25,800,000,000
Unbundled PBM services ..\$25,600,000,000

PBM clients*

Total 2,000
Employee/group plans with direct service .900

Retail network

Pharmacy locations 57,000*

Generic usage

Percentage of prescription volume 49%

Staff*

Total 11,000
Professionals 4,700
Registered pharmacists 1,100

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.

Service area: nationwide, Puerto Rico.

Billing method: .

Officers: Edwin M. Crawford, chairman/president/CEO; Howard A. McLure, executive

Continued on next page

Continued from previous page

vp/CFO; Edward L. Hardin Jr., executive vp/general counsel.

*Estimated.

Catalyst Rx

800 King Farm Blvd.,
Rockville, Md. 20850;
301-548-2900; fax: 240-268-3112
www.catalystrx.com

2004 revenues

Total gross revenues\$521,000,000
Unbundled PBM services\$472,000,000

PBM clients

Total 1,356
Employee/group plans with direct service1,317

Lives covered

Total 3,100,000
Active group health plan 868,000
Active workers compensation 464,905

Retail network

Pharmacy locations 53,000

Mail-order services

Percentage of prescription volume 5%

Generic usage

Percentage of prescription volume ... 51.2%

Staff

Total 215
Professionals 177
Registered pharmacists 12

PBM services since: 1994.

Parent: HealthExtras Inc.; primary business:

PBM services.

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: mail-order drug distribution, pharmaceutical claims processing.

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, contractual discounted rates.

Officers: David Blair, CEO; Kevin Hooks, executive vp/president-Catalyst Rx; Michael Donovan, CFO.

H

HealthTrans

6061 S. Willow Drive, Suite 125,
Greenwood Village, Colo. 80111;
800-950-9120; fax: 303-221-7775
www.healthtrans.com

Directory explanation box

The *Business Insurance* Directory of Prescription Benefit Managers lists organizations that provide general prescription benefit management services in an integrated package designed to control the types and distribution methods of prescriptions used by plan participants.

The package of services must include several of the following elements: pharmaceutical benefit design consulting, disease management of participants, prescription educational services for users or physicians, utilization review and claims processing. PBM services must be provided on an unbundled basis and must be available to corporate and institutional employer clients other than third-party vendors.

Listings begin with the company name, address, telephone number, fax number and Web site address. The category 2004 revenues includes total revenues and gross revenues from unbundled PBM services.

"PBM clients" specifies the total number of clients, as well as the number of employer/group plans that contracted directly with the PBM in 2004.

Lives covered includes total group health plan lives, both eligible and active. Active enrollees are those who actually received prescriptions through the plan. Active group

health enrollees and active workers compensation enrollees in 2004 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 2004, 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.

2004 revenues

Total gross revenues\$68,000,000
Unbundled PBM services\$68,000,000

PBM clients

Total 26
Employee/group plans with direct service ... 8

Lives covered

Total 13,200,000
Active group health plan 2,500,000
Active workers compensation 50,000

Retail network

Pharmacy locations 54,000

Mail-order services

Percentage of prescription volume 3.9%

Generic usage

Percentage of prescription volume ... 56.4%

Staff

Total 92
Professionals 63
Registered pharmacists 4

PBM services since: 2000.

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: 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, independent panel.

Service area: nationwide.

Billing method: capitated rate, fee per claim, per member per month.

Officers: Jack McClurg, CEO; Louis Hutchison Jr., COO.

M

Medco Health Solutions Inc.

100 Parsons Pond Drive,
Franklin Lakes, N.J. 07417;
201-269-3400
www.medco.com

2004 revenues

Total gross revenues\$35,400,000,000
Unbundled PBM services ... \$35,400,000,000

Lives covered

Total 60,000,000

Retail network

Pharmacy locations 60,000

Generic usage

Percentage of prescription volume ... 46.3%

Staff

Total 13,600
Registered pharmacists 2000

PBM services since: 1983.

Services: retail pharmacy network, mail-order drug distribution, claims processing, online

Continued on next page

BI RANKS

Largest prescription benefit managers

Ranked by 2004 revenues from unbundled PBM services

Rank	Company/Address	Phone/Fax/Web site	Parent	PBM revenues	Total staff	Total clients	Covered lives	Principal officer
1	Medco Health Solutions Inc. 100 Parsons Pond Drive Franklin Lakes, N.J. 07417	201-269-3400 www.medco.com	—	\$35,400,000,000	13,600	NA	60,000,000	David B. Snow Jr., chairman/president/ CEO
2	Caremark Rx Inc. 211 Commerce, Suite 800 Nashville, Tenn. 37201	800-633-9509 Fax: 615-743-6597 www.caremark.com	—	\$25,600,000,000	11,000 ¹	2,000 ¹	NA	Edwin M. Crawford, chairman/president/ CEO
3	Express Scripts Inc. 13900 Riverport Drive Maryland Heights, Mo. 63043	314-770-1666 Fax: 314-702-7059 www.expressscripts.com	—	\$14,600,000,000 ²	NA	NA	NA	Barrett A. Toan, chairman/CEO
4	RESTAT L.L.C. 724 Elm St. West Bend, Wis. 53095	800-926-5858 Fax: 262-808-4260 www.restat.com	The F. Dohmen Co.	\$963,648,099	108	3,546	3,222,346	Michael Clark, president
5	Prescription Solutions 3515 Harbor Blvd. Costa Mesa, Calif. 92626	888-398-5189 Fax: 714-825-6827 www.rxolutions.com	PacificCare Healthsystems Inc.	\$703,000,000	831	110	5,600,000	Ed Feaver, president
6	RxAmerica L.L.C. 221 N. Charles Lindbergh Drive Salt Lake City, Utah 84116	801-961-6000 Fax: 801-961-6111 www.rxamerica.com	Longs Drug Stores	\$610,000,000	200	209	4,800,000	John Gardynik, president
7	Catalyst Rx 800 King Farm Blvd. Rockville, Md. 20850	301-548-2900 Fax: 240-268-3112 www.catalystrx.com	HealthExtras Inc.	\$472,000,000	215	1,356	3,100,000	David Blair, CEO
8	BioScrip ³ 100 Clearbrook Road Elmsford, N.Y. 15013	888-818-3939 Fax: 877-347-1448 www.scripsolutions.com	MIM Corp.	\$300,000,000 ¹	254	350	7,000,000	Richard Friedman, chairman/CEO
9	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.	\$250,000,000	45	3,700	1,500,000	Douglas M. Pick, president/CEO
10	HealthTrans 6061 S. Willow Drive, Suite 125 Greenwood Village, Colo. 80111	800-950-9120 Fax: 303-221-7775 www.healthtrans.com	—	\$68,000,000	92	26	13,200,000	Jack McClurg, CEO

¹ Estimated ² BI Estimate ³ Formerly ScripSolutions Inc. NA=Not Available
Source: BI survey

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Continued from previous page

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.

Officers: David B. Snow Jr., chairman/president/CEO; Kenneth O. Klepper, executive vp/COO; JoAnn Reed, senior vp/CFO.

MedTrak Services

6310 Lamar Ave., Suite 230,
Overland Park, Kan. 66202;
913-262-2187; fax: 913-262-8939
www.medtrakservices.com

2004 revenues

Total gross revenues\$65,000,000

Unbundled PBM services\$65,000,000

PBM clients

Total 300

Employee/group plans with direct service .225

Lives covered

Total 175,000

Active group health plan 100,000

Active workers compensation 250

Retail network

Pharmacy locations 55,000

Mail-order services

Percentage of prescription volume 10%

Generic usage

Percentage of prescription volume 51%

Staff

Total 23

Professionals 19

Registered pharmacists 2.5

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.

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: Midwest.

Billing method: fee per claim, PMPM.

Officers: Kermit Fendler, CEO; Boyd Leonhardt, CFO; Larkin O'Keefe, vp-sales and marketing.

Business Insurance's 2005 directories are available online as searchable databases in the directory area of www.businessinsurance.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

2004 revenues

Total gross revenues\$250,000,000

Unbundled PBM services\$250,000,000

PBM clients

Total 3,700

Employee/group plans with direct service3,600

Lives covered

Total 1,500,000

Active group health plan 700,000

Active workers compensation 100,000

Retail network

Pharmacy locations 54,500

Mail-order services

Continued on next page

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of the things we do best.

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Continued from previous page

Percentage of prescription volume 7%

Generic usage

Percentage of prescription volume 57%

Staff

Total 45

Professionals 15

Registered pharmacists 9

PBM services since: 1994.**Parent:** Pharmaceutical Technologies Inc.; primary business: software and decision support products.**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:** independent panel.**Service area:** nationwide.**Billing method:** capitated rate, fee per claim, percentage of savings.**Officers:** Dr. William Fleming, chairman-Pharmaceutical Technologies Inc./medical director; Douglas M. Pick, president/CEO; Angella A. Pieper, CFO.**Contact:** Douglas M. Pick; dpick@pti-nps.com.

P

Prescription Solutions

3515 Harbor Blvd.,
Costa Mesa, Calif. 92626;
888-398-5189; fax: 714-825-6827
www.rxsolutions.com**2004 revenues**

Total gross revenues \$703,000,000

Unbundled PBM services \$703,000,000

PBM clients

Total 110

Employee/group plans with direct service . . 81

Lives covered

Total 5,600,000

Active group health plan 3,200,000

Retail network

Pharmacy locations 53,000

Mail-order services

Percentage of prescription volume 8.7%

Generic usage

Percentage of prescription volume 62%

Staff

Total 831

Professionals 790

Registered pharmacists 130

PBM services since: 1991.**Parent:** PacifiCare Healthsystems Inc.; primary business: HMO/PPO.**Services:** retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, disease management, retro-

spective 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:** fee per claim.**Officers:** Ed Feaver, president; Joseph Konowiecki, executive vp/general counsel.**Contact:** information@rxsol.com.

R

RESTAT L.L.C.

724 Elm St.,
West Bend, Wis. 53095;
800-926-5858; fax: 262-808-4260
www.restat.com**2004 revenues**

Total gross revenues \$1,008,456,987

Unbundled PBM services \$963,648,099

PBM clients

Total 3,546

Employee/group plans with direct service 3,001

Lives covered

Total 3,222,346

Active group health plan 2,481,200

Active workers compensation 819,976

Retail network

Pharmacy locations 56,850

Mail-order services

Percentage of prescription volume 5.9%

Generic usage

Percentage of prescription volume ... 50.7%

Staff

Total 108

Professionals 101

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:** case management, mail-order services.**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 Clark, president; David Kwasny vp-sales and marketing; John Bergan, vp-operations and informational services.**Contact:** Wayne Kostka, marketing manager; wkostka@restat.com.

RxAmerica L.L.C.

221 N. Charles Lindbergh Drive,
Salt Lake City, Utah 84116;
801-961-6000; fax: 801-961-6111
www.rxamerica.com**2004 revenues**

Total gross revenues \$918,000,000

Unbundled PBM services \$610,000,000

PBM clients

Total 209

Employee/group plans with direct service . . 77

Lives covered

Total 4,800,000

Active group health plan 1,700,000

Active workers compensation 679,000

Retail network

Pharmacy locations 53,000

Mail-order services

Percentage of prescription volume 5%

Generic usage

Percentage of prescription volume 61%

Staff

Total 200

Professionals 185

Registered pharmacists 16

PBM services since: 1994.**Parent:** Longs Drug Stores; primary business: retail pharmacy chain.**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:** capitated rate, fee per claim, fee-for-service.**Officers:** John Gardynik, president; Denis Muskat, CFO; Sherri Cohmer, vp-sales and marketing.**Contact:** Brook Boggess, corporate sales director; 801-550-6721;
brook.boggess@rxamerica.com.

S

SXC Health Solutions Inc.

2505 S. Finley Road, Suite 110,
Lombard, Ill. 60148-4867;
630-268-3600; fax: 630-268-0008
www.sxc.com**2004 revenues**

Total gross revenues \$34,600,000

Unbundled PBM services \$19,500,000

PBM clients

Continued on next page



Substance.

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Continued from previous page

Total 200*

Lives covered

Total 3,000,000

Active group health plan 2,000,000

Active workers compensation 200,000

Retail network

Pharmacy locations 46,000*

Mail-order services

Percentage of prescription volume 5%

Generic usage

Percentage of prescription volume 48%

Staff

Total 200*

Professionals 28

Registered pharmacists 5

PBM services since: 1991.

Parent: Systems Xcellence Inc.; primary business: end-to-end pharmacy benefits management suite.

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 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, independent panel.

Service area: nationwide.

Billing method: fee per claim.

Officers: Gordon Glenn, president/CEO; Irwin Stuten, senior vp-finance and administration/CFO; Mike Meyer, senior vp-sales and marketing.

Contact: Kelly Kettlewell, vp-sales and marketing.

*Estimated.

SUPERVALU Prescription Benefit Management Inc.

19011 Lake Drive E.,
Chanhassen, Minn. 55317;
952-294-7552; fax: 952-294-7190
www.supervalu.com

2004 revenues

Total gross revenues\$5,000,000

Unbundled PBM services\$5,000,000

PBM clients

Total 50

Employee/group plans with direct service ..50

Lives covered

Total 250,000

Active group health plan 190,000

Retail network

Pharmacy locations 60,000

Mail-order services

Percentage of prescription volume 5%

Generic usage

Percentage of prescription volume 45%

Staff

Total 12

Professionals 10

Registered pharmacists 3

PBM services since: 1995.

Parent: SUPERVALU INC.; primary business: food and drug, 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: all states, excluding Alaska and Hawaii.

Billing method: fee per claim, arrangements suggested by various customers..

Officers: Andrew Herring, executive vp; Ken Dickson, director-managed care.

Contact: Ken Dickson; 877-312-6824.

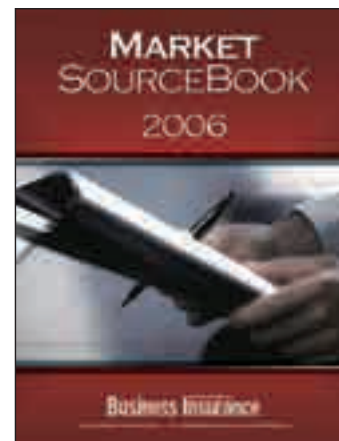
*Clients may select product packages that include subcontracting of any or all of the services listed.

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Consumer-driven health plan providers

A

Aetna Inc.

151 Farmington Ave.,
Hartford, Conn. 06156;
860-273-0123
www.aetna.com

Name of plan: Aetna HealthFund, Aexcel.

Plan first offered: 2001.

Clients

Total	711
Employers	711
Insured	629
Self-insured	82

Covered lives

Total	285,000
Employees	135,695
Dependents	149,305

Staff

Total	26,829

Health plan options: dental, FSA, HMO, HRA, HSA, PPO, prescription drugs, vision.

HRA/HSA options: balances available via Internet, portable to employees when they leave their employer.

Plan payment options: debit card* vouchers.

Educational information provided by: group meetings, Internet, printed handbooks/materials, DVD, flash presentation.

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, plan comparison for coverage and cost, provider lookup and information.

Officers: Dr. John W. Rowe, chairman/CEO; Ronald A. Williams, president; Alan M. Bennett, senior vp/CFO.

*HSA plan will offer debit card capabilities in the second quarter of 2005.

B

Blue Cross and Blue Shield of Georgia Inc.

3350 Peachtree Road N.E.,
Atlanta, Ga. 30326;
404-842-8000; fax: 404-842-0004
www.bcbsga.com

Name of plans: Blue Power Health Fund and BlueChoice PPO High Deductible Health Plan.

Plan first offered: 2004.

Parent: WellPoint Inc.

Health plan options: dental, FSA, HRA, HSA, PPO, prescription drugs, vision.

HRA/HSA options: balances available via Inter-

net, portable to employees when they leave their employer.

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: cost information for types of medical services, cost information for prescription drugs, nurse hotline, plan comparison for coverage and cost, provider lookup and information.

Officers: Caz Matthews, president/CEO; Rich Novack, Joe Eckert, Monye Connolly, general managers.

Contact: member services; 800-441-2273.

Subcontract for administrative services with J.P. Morgan Chase & Co.

Blue Cross and Blue Shield of Minnesota

3535 Blue Cross Road,
Eagan, Minn. 55122-1154;
888-878-0139; fax: 651-662-6882
www.bluecrossmn.com

Name of plan: Options Blue.

Plan first offered: 2002.

2004 revenues

Total	\$5,000,000,000

Clients

Total	690
Employers	690
Insured	567
Self-insured	123
Minimum size: number of employees, 2.	

Covered lives

Total	65,306
Employees	29,684
Dependents	35,622

Staff

Total	4,000

Health plan options: dental, FSA, HRA, HSA, indemnity, PPO, prescription drugs, vision.

HRA/HSA 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, 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.

Officers: Dr. Mark Banks, president/CEO; Colleen Reitan, executive vp-operations; Richard Neuner, senior

vp/chief marketing officer.

Contact: Joel Swanson, senior communications consultant; 651-662-2882.

Subcontract for administrative services with MII Life.

Blue Cross Blue Shield of Missouri

1831 Chestnut St.,
St. Louis, Mo. 63103-2275;
314-923-4444; fax: 314-923-6618
www.bcbsmo.com

Name of plan: HSA Compatible Medical Plan.

Plan first offered: 2004.

Parent: WellPoint Inc.

Clients

Total	79
Employers	79
Insured	79

Covered lives

Total	1,281
Employees	741
Dependents	540

Health plan options: dental, FSA, HMO, HRA, HSA, PPO, prescription drugs.

HRA/HSA options: balances available via Internet.

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: cost information for types of medical services, cost information for prescription drugs, plan comparison for coverage and cost, provider lookup and information.

Officers: Angela Braly, president/CEO; Kathy Zorica, general manager-consumer services; Dennis Matheis, general manager-large group.

Contact: Leslie Curcio-Meyer, business development manager-(individual and small group; Barry Eldridge, business procurement improvement director-large group.

Subcontract for administrative services with J.P. Morgan Chase & Co.

Blue Cross of California

21555 Oxnard St.,
Woodland Hills, Calif. 91367;
800-999-3643
www.bluecrossca.com

Name of plan: Power HealthFund PPO.

Plan first offered: 2002.

Parent: WellPoint Inc.

Clients

Total	6
Employers	6
Insured	2
Self-insured	4
Minimum size: number of employees, 2.	

Covered lives

Continued on next page

BI RANKS

Largest consumer-driven health care plan providers

Ranked by number of total covered lives with employer clients in 2004

Rank	Company/Address	Phone/Fax/Web site	Health plan name(s)*	Total covered lives	Employer clients	Plan options	Principal officer
1	Definity Health- a UnitedHealth Group Co. 1600 Utica Ave. S., Suite 900, St. Louis Park, Minn. 55416	952-277-5500 Fax: 952-277-5501 www.definityhealth.com	—	850,000	350	Dental, FSA, HRA, indemnity, HSA, PPO, prescription drugs, vision	Dr. William McGuire, chairman/CEO- UnitedHealth Group
2	Aetna Inc. 151 Farmington Ave., Hartford, Conn. 06156	860-273-0123 www.aetna.com	Aetna HealthFund, Aexcel	285,000	711	Dental, FSA, HMO, HRA, HSA, PPO, prescription drugs, vision	Dr. John W. Rowe, chairman/CEO
3	Lumenos Inc. 1801 N. Beauregard St., Suite 10, Alexandria, Va. 22311	703-236-6300 Fax: 703-236-6510 www.lumenos.com	—	260,000	85	HRA, HSA, PPO, prescription drugs	Chip Tookey, CEO
4	Humana Inc. 500 W. Main St., Louisville, Ky. 40202	502-580-1000 Fax: 502-580-3127 www.humana.com	SmartSuite, SmartSelect, SmartExpress	253,179	165	Dental, FSA, HMO, HRA, HSA, PPO, prescription drugs	Michael B. McCallister, president/CEO
5	First Health 3200 Highland Ave., Downers Grove, Ill. 60515	630-737-7900 Fax: 630-737-7856 www.firsthealth.com	—	101,741	7	Dental, FSA, HRA, indemnity, HSA, PPO, prescription drugs, vision	Edward L. Wristen, president/CEO
6	Wausau Benefits Inc. 115 W. Wausau Ave., Wausau, Wis. 54401	715-841-2000 Fax: 715-841-6334 www.wausaubenefits.com	Wausau Benefits Consumer-Driven Health Plan	80,000	32	FSA, HRA, indemnity, HSA, PPO, prescription drugs, vision	Jay M. Anliker, president/CEO
6	WellPoint (Anthem Blue Cross & Blue Shield Plans) 120 Monument Circle, Indianapolis, Ind. 46204	317-532-6000 www.anthem.com	Anthem ByDesign Buy-Up, Anthem ByDesign Personal Care Account, Anthem ByDesign Health Savings Account	80,000	1,000 ¹	FSA, HRA, HSA, PPO	Larry C. Glasscock, president/CEO-WellPoint Inc.
8	PacificCare Health Systems Inc. 5995 Plaza Drive, Cypress, Calif. 90630	714-226-3441 Fax: 714-226-3018 www.pacificcare.com	PacificCare SignatureFreedom, Self Directed Health Plan	79,752	4,940	Dental, FSA, HRA, indemnity, HSA, PPO, prescription drugs, vision	Howard Phanstiel, chairman/CEO
9	Blue Cross & Blue Shield of Minnesota 3535 Blue Cross Road, Eagan, Minn. 55122-1154	888-878-0139 Fax: 651-662-6882 www.bluecrossmn.com	Options Blue	65,306	690	Dental, FSA, HRA, indemnity, HSA, PPO, prescription drugs, vision	Dr. Mark Banks, president/CEO
10	Great-West Healthcare 8505 E. Orchard Road, Greenwood Village, Colo. 80111	303-737-3000 Fax: 303-737-0008 www.greatwesthealthcare.com	—	54,000	491	FSA, HRA, HSA, PPO, prescription drugs	William McCallum, president/CEO

* If different from company name 1 Estimated
Source: BI survey

Visit www.businessinsurance.com for more information and access to the full searchable Directory of Consumer-Driven Health Plans.

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©2005 Aetna Inc. Plans are offered by **Aetna Life Insurance Company**. Dental insurance plans contain exclusions and limitations. *Academy of General Dentistry, AGD Impact "Oral Health Mirrors Overall Health," April 2001. **U.S. Department of Health and Human Services "Oral Health in America: A Report of the Surgeon General-Executive Summary," 2000. -200581

Continued from previous page

Total	10,014
Employees	4,349
Dependents	5,665

Staff

Total	3,900
Professionals	3,900

Health plan options: dental, FSA, HRA, HSA, PPO, prescription drugs, vision.**HRA/HSA options:** balances available via Internet.**Plan payment options:** debit card.**Educational information provided by:** group meetings, Internet, printed handbooks/materials, videos.**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.**Officers:** David Helwig, president; Michael Higgins, senior vp-large groups; Deborah Lachman, senior vp-individuals and small groups.**Contact:** Scott Henick, vp-sales and product support.*Subcontract for administrative services with J.P. Morgan Chase & Co.***C****The Choice Care Card**

45 State St.,
Montpelier, Vt. 05602;
888-278-2555; fax: 802-223-7887
www.choicecarecard.com

Plan first offered: 2001.**2004 revenues**

Total	\$3,000,000

Consumer-driven health plans . . . \$3,000,000

Clients

Total	471
Employers	471

Insured	441
Self-insured	30

Covered lives

Total	41,800
Employees	19,000
Dependents	22,800

Staff

Total	18
Professionals	5

Health plan options: dental, FSA, HMO, HRA, HSA, indemnity, PPO, prescription drugs, vision.**HRA/HSA options:** balances available via Internet.**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, 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.**Officers:** James A. Hunter, president/CEO; Robert B. Gaydos, Tim Danahy, vps.**Contact:** James A. Hunter; 401-289-0507; jay@choicecarecard.com.**Corporate Benefit Services of America Inc.**

400 Highway 169 S., Suite 800,
Minneapolis, Minn. 55426-1141;
952-546-0062; fax: 952-593-3750
www.cbsainc.com

Name of plan: Health Direct**Plan first offered:** 2002.**Parent:** CBSA Acquisition Co.**2004 revenues**

Total	\$48,223,000
Consumer-driven health plans	\$150,000

Clients

Total	879
Employers	879

Insured	635
Self-insured	244

Covered lives

Total	10,266

Staff

Total	12
Professionals	6

Health plan options: dental, FSA, HRA, HSA, indemnity, PPO, prescription drugs, vision.**HRA/HSA options:** balances available via Internet.**Plan payment options:** debit card, vouchers.**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, 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.**Officers:** Phil Christianson, president/CEO; Ralph Wolf, CFO; Keith Bushardt, chief sales and marketing officer.**Contact:** David Parker, senior vp-sales and marketing, 813-286-1123, ext. 2100, dparker@cbsainc.com (for self-funded); Chris Earl, senior vp-small group services, 952-593-6594, cearl@cbsainc.com (for fully insured).*Subcontract for HSA administrative services with Wells Fargo & Co.**Subcontract for educational services with Managed Care 2000+, Optum, Subimo L.L.C., Winning Habits L.L.C.***D****Definity Health-a UnitedHealth Group Company**

1600 Utica Ave. S., Suite 900,
St. Louis Park, Minn. 55416;
952-277-5500; fax: 952-277-5501
www.definityhealth.com

Plan first offered: 2000.**Parent:** UnitedHealth Group.**Clients**

Total	350
Employers	350

Minimum size: number of employees, 150.

Covered lives

Total	850,000

Health plan options: dental, FSA, HRA, HSA, indemnity, PPO, prescription drugs, vision.**HRA/HSA options:** balances available via Inter-

Continued on next page

Directory explanation box

The Directory of Consumer-Driven Health Care Plan Providers lists companies that provide consumer-driven plans directly to employer clients. *Business Insurance* defines the plans as coverage arrangements involving health spending accounts or health reimbursement arrangements, network and benefit selection or customized benefit combinations.

Each listing begins with the company's name and address. Listed next are the names of the company's consumer-driven health plans, if different from that of the company. This is followed by information on 2004 revenues, including those derived from consumer-driven health plans. Information on clients follows, including a breakdown by type of client. Also provided is information on staff and covered lives,

including a breakdown of the number of employees and dependents.

The company's health plan options and specific HRA options are also listed, as are details on how educational information is presented to employees and what educational services are provided, both before and after enrollment. Specific cost-saving and cost-comparison tools offered are also listed.

Each listing concludes with the names and titles of officers and a contact for those seeking additional information.

The directory listings are based on each company's response to a *BI* questionnaire. Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information.

Continued from previous page
net.

Plan payment options: debit card.

Educational information provided by: group meetings, Internet, printed handbooks/materials, videos, Webcasts.

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.

Officers: Dr. William McGuire, chairman/CEO-UnitedHealth Group; Tony Miller, CEO-Definity Health.

Contact: Chris Delaney,
chris.delaney@definityhealth.com.

Destiny Health

1211 W. 22nd St., Suite 221,
Oak Brook, Ill. 60523;
630-590-4200; fax: 630-590-4218
www.destinyhealth.com

Plan first offered: 2000.

Parent: Discovery Holdings Ltd.

2004 revenues

Total \$100,000,000

Clients

Total 52,000

Employers 1,543

Minimum size: number of employees, 2.

Covered lives

Total 50,761

Employees 26,026

Dependents 24,735

Staff

Total 287

Health plan options: dental, HRA, HSA, prescription drugs, vision.

HRA/HSA options: balances available via Internet, portable to employees when they leave their employer.

Educational information provided by: group meetings, Internet, printed handbooks/materials, member magazine.

Pre-enrollment educational services: nurse hotline, plan comparison for coverage and cost, provider lookup and information.

Post-enrollment educational services: cost information for prescription drugs, nurse hotline, provider lookup and information.

Officers: J. Scott Spiker, president/CEO; Stewart Whyte, COO; Mark Smith, chief sales officer.

F

First Health

3200 Highland Ave.,
Downers Grove, Ill. 60515;
630-737-7900; fax: 630-737-7856
www.firstthehealth.com

Plan first offered: 2002.

2004 revenues

Total \$657,300,000

Clients

Total 7

Employers 7

Self-insured 7

Minimum size: number of employees, 500.

Covered lives

Total 101,741

Employees 44,235

Dependents 57,506

Staff

Total 5,800

Health plan options: dental, FSA, HRA, HSA, indemnity, PPO, prescription drugs, vision.

HRA/HSA options: balances available via Internet.

Plan payment options: debit card.

Educational information provided by: group meetings, Internet, printed handbooks/materials, member services.

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.

Officers: Edward L. Wristen, president/CEO; William R. McManaman, senior vp/CFO; Scott P. Smith, vp/chief medical director.

Contact: Erin Gardner, manager-public relations; 630-737-5016;
eringardner@firstthehealth.com.

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: FlexCHOICE.

Plan first offered: 1988.

Clients

Total 3,800

Employers 350

Insured 340

Self-insured 10

Covered lives

Total 29,680

Employees 14,000

Dependents 15,680

Staff

Total 50

Professionals 30

Health plan options: dental, FSA, HMO, HRA, HSA, indemnity, PPO, prescription drugs, vision.

HRA/HSA options: balances available via Internet, portable to employees when they leave their employer.

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.

Officers: John DiVito, president; Allen Wishner, CEO; Marcy Gurvis, vp-operations.

Contact: Mark Lam, policy compliance;
mlam@flexiblebenefit.com.

G

Great-West Healthcare

8505 E. Orchard Road,
Greenwood Village, Colo. 80111;
303-737-3000; fax: 303-737-0008
www.greatwesthealthcare.com

Plan first offered: 2003.

Parent: Great-West Life & Annuity Insurance Co.

Clients

Total 491

Employers 491

Self-insured 491

Minimum size: number of employees, 20.

Covered lives

Total 54,000

Staff

Total 4,300

Health plan options: FSA, HRA, HSA, PPO, prescription drugs.

HRA/HSA options: balances available via Internet, portable to employees when they leave their employer.

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, provider lookup and information.

Officers: William McCallum, president/CEO, Great-West Life & Annuity Insurance Co.; Richard Rivers, executive vp, Great-West Healthcare; Mark Stadler, senior vp-U.S. Markets, Great-West Healthcare.

Contact: John Aberg; assistant vp-marketing;
john.aberg@gwl.com.

Subcontract for HSA administrative services with Mellon Financial

H

Humana Inc.

500 W. Main St.,
Louisville, Ky. 40202;
502-580-1000; fax: 502-580-3127
www.humana.com

Name of plans: SmartSuite, SmartSelect, SmartExpress.

Plan first offered: 2001.

Continued on next page

Clients

Total 165
Employers 165
Minimum size: number of employees, 2.

Covered lives

Total 253,179

Staff

Total 13,000

Health plan options: dental, FSA, HMO, HRA, HSA, PPO, prescription drugs.

HRA/HSA options: balances available via Internet, portable to employees when they leave their employer.

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, plan comparison for coverage and cost, provider lookup and information.

Officers: David A. Jones Jr., chairman; Michael B. McCallister, president/CEO; James E. Bloem, CFO.

Contact: Dick Brown, director-media and public relations.

L**Lumenos Inc.**

1801 N. Beauregard St., Suite 10,
Alexandria, Va. 22311;
703-236-6300; fax: 703-236-6510
www.lumenos.com

Plan first offered: 2000.

Clients

Total 85
Employers 85
Self-insured 85
Minimum size: number of employees, 200.

Covered lives

Total 260,000

Staff

Total 200
Professionals 200

Health plan options: HRA, HSA, PPO, prescription drugs.

HRA/HSA options: balances available via Internet.

Plan payment options: debit card, vouchers.

Educational information provided by: group meetings, Internet, printed handbooks/materials, e-mail, telephone.

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 hot-

Continued from previous page

line, plan comparison for coverage and cost, provider lookup and information.

Officers: Chip Tookey, CEO; Tina Blasi, COO; Michael Parkinson, executive vp/chief health and medical officer;

Doug Kronenber, chief strategy officer.

Contact: press@lumenos.com.

M**Medica**

401 Carlson Parkway,
Minnetonka, Minn. 55305;
952-992-2900; fax: 952-992-3377
www.medica.com

Name of plan: Medica Direct.

Plan first offered: 2003.

2004 revenues

Total \$2,087,878,000*
Consumer-driven health plans ... \$9,700,000

Clients

Total 300
Employers 300
Insured 280
Self-insured 20

Covered lives

Total 21,000
Employees 12,500
Dependents 8,500

Staff

Total 200
Professionals 200

Health plan options: dental, FSA, HMO, HRA, HSA, indemnity, PPO, prescription drugs, vision.

HRA/HSA options: balances available via Internet.

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, 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.

Officers: David Tilford, president/CEO; Aaron Reynolds, executive vp/CFO/chief administrative officer; Rob Longendyke, senior vp-marketing and communications.

Contact: medicafb@medica.com.

*Fully insured business only.

Mutual of Omaha Insurance Co.

Mutual of Omaha Plaza,
Omaha, Neb. 68175;
402-342-7600; fax: 402-351-1687
www.mutualofomaha.com

Name of plan: Consumer Choice Plans.

Plan first offered: 2003.

2004 revenues

Total \$3,947,660,000
Consumer-driven health plans ... \$17,000,000

Clients

Total 7
Employers 7
Insured 1
Self-insured 6
Minimum size: number of employees, 50.

Covered lives

Total 7,500
Employees 3,000
Dependents 4,500

Staff

Total 1,586
Professionals 231

Health plan options: dental, FSA, HRA, HSA, indemnity, PPO, prescription drugs, vision.

HRA/HSA options: balances available via Internet, portable to employees when they leave their employer.

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.

Officers: Dan Martin, executive vp-group benefit services; Joseph Connolly, senior vp-group health products; Brad Utoft, vp-group health product manager.

Contact: Lisa Gruber, marketing manager; 402-351-5422; lisa.gruber@mutualofomaha.com.

Subcontract for administrative services with Sykes Health Plan Services Inc. for HRA accounts; HSA Bank, for HSA account.

Subcontract for educational services with Health-Grades, for provider quality data; McKesson Corp., for nurse hotline; Ingenix, for medical cost information and treatment cost estimator; Express Scripts Inc., for prescription drug costs.

N**The NIA Group L.L.C.**

66 Route 17,
Paramus, N.J. 07653-0285;
201-587-2778; fax: 201-845-4761
www.niagroup.com

Name of plan: The NIA Way.

Plan first offered: 2003.

2004 revenues

Total \$18,500,000
Consumer-driven health plans \$624,000

Clients

Total 33
Employers 33
Insured 28
Self-insured 5

Continued on next page

Continued from previous page

Covered lives

Total	19,000
Employees	6,000
Dependents	13,000

Staff

Total	450
Professionals	142

Health plan options: FSA, HRA, HSA, PPO, prescription drugs.**HRA/HSA options:** balances available via Internet.**Plan payment options:** debit card.**Educational information provided by:** group meetings, printed handbooks/materials.**Pre-enrollment educational services:** cost information for prescription drugs, nurse hot-line, provider lookup and information.**Post-enrollment educational services:** cost information for prescription drugs, nurse hot-line, provider lookup and information.**Officers:** Steven L. Grossberg, president/CEO; Roger Gross, COO; Robert Feldman, executive vp.**Contact:** Denise Angleman, senior vp.*Subcontract for administrative services with Payflex Systems USA Inc.***P****PacifiCare Health Systems Inc.**

5995 Plaza Drive,
Cypress, Calif. 90630;
714-226-3441; fax: 714-226-3018
www.pacificare.com

Name of plans: PacifiCare SignatureFreedom, Self Directed Health Plan.**Plan first offered:** 2003.**2004 revenues**

Total	\$11,000,000,000

Clients

Total	4,940
Employers	4,940
Insured	4,937
Self-insured	3

Covered lives

Total	79,752
Employees	46,991
Dependents	32,761

Staff

Total	7,500
Professionals	7,500

Health plan options: dental, FSA, HRA, HSA, indemnity, PPO, prescription drugs, vision.**HRA/HSA options:** balances available via Internet, portable to employees when they leave their employer.**Plan payment options:** debit card.**Educational information provided by:** group meetings, Internet, printed handbooks/materials, CD-ROM, DVD, Video.**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 hot-line, plan comparison for coverage and cost, provider lookup and information.**Officers:** Howard Phanstiel, chairman/CEO; Brad Bowlus, president/CEO-health plans division; Gregory W. Scott, executive vp/CFO; Joseph Konowiecki, executive vp/general counsel.**Contact:** Jeff Adams, director-product development; 714-825-2598; jeff.adams@phs.com.*Subcontract for administrative services with Synertec.***S****Self Insured Plans L.L.C.**

1016 Collier Center Way, Suite 200,
Naples, Fla. 34110;
239-449-1877; fax: 239-403-7875
www.selfinsuredplans.com

Name of plan: Your Personal Health Plan.**Plan first offered:** 2001.**2004 revenues**

Total	\$4,200,000

Consumer-driven health plans ... \$2,650,000

Clients

Total	56
Employers	56
Self-insured	56

Minimum size:

number of employees, 15.

Covered lives

Total	23,820
Employees	7,300
Dependents	16,520

Staff

Total	18
Professionals	12

Health plan options: dental, FSA, HRA, HSA, indemnity, PPO, prescription drugs, vision.**HRA/HSA options:** balances available via Internet, portable to employees when they leave their employer.**Plan payment options:** debit card.**Educational information provided by:** group meetings, Internet, printed handbooks/materials, PowerPoint presentation.**Pre-enrollment educational services:** cost information for types of medical services, cost information for prescription drugs, nurse hot-line, plan comparison for coverage and cost, provider lookup and information.**Post-enrollment educational services:** cost

Continued on next page

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information for types of medical services, cost information for prescription drugs, nurse hotline, plan comparison for coverage and cost, provider lookup and information.

Officers: Stephen F. Rasnick, president; Joanne Rasnick, CFO; Brian Rasnick, vp-sales.

Contact: Stephen F. Rasnick;
steve@selfinsuredplans.com.

U

UniCare

233 S. Wacker Drive, Suite 3900,
Chicago, Ill. 60606;
312-234-7000
www.unicare.com;
www.unicarecompletechoice.com

Name of plans: CompleteChoice for UniCare's HRA Plans, UniCare HSA Plans, UniCare HSA Compatible.

Plan first offered: 2004.

Parent: WellPoint Inc.

Clients

Total	56
Employers	8
Insured	8

Covered lives

Total	2,725
Employees	1,020
Dependents	1,705

Health plan options: dental, FSA, HRA, HSA, indemnity, PPO, prescription drugs, vision.

HRA/HSA options: balances available via Internet.

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, 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.

Officers: David Fields, president; Bruce Young, general manager-UniCare large group; Kandy Waldie, general manager-UniCare individual and small group.

Contact: Bruce Young, 312-234-7690,
bruce.young@wellpoint.com; Kandy Waldie,
220 Remington Blvd., First Floor, Bolingbrook,
Ill. 60440, 630-679-4700,
kandy.waldie@wellpoint.com.

Subcontract for administrative services with J.P. Morgan Chase & Co.

The schedule of the upcoming 2006 *Business Insurance* online directories and charts is available on page 6.

V

Vested Health

816 Quarrier St. E., Suite 300,
Charleston, W.Va. 25301;
866-347-3640; fax: 866-347-3643
www.vestedhealth.com

Plan first offered: 2001.

2004 revenues

Total	\$3,500,000
Consumer-driven health plans	\$3,500,000

Clients

Total	175
Employers	175
Insured	150
Self-insured	25
Minimum size: number of employees, 10.	

Covered lives

Total	10,203
Employees	5,668
Dependents	4,535

Staff

Total	25
Professionals	25

Health plan options: dental, FSA, HRA, HSA, PPO, prescription drugs, vision.

HRA/HSA options: balances available via Internet, portable to employees when they leave their employer.

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, plan comparison for coverage and cost, provider lookup and information.

Officers: Mike Baker, CEO; Steve Platz, CFO; Jeff Cox, business development.

Contact: sales@vestedhealth.com.

W

Wausau Benefits Inc.

115 W. Wausau Ave.,
Wausau, Wis. 54401;
715-841-2000; fax: 715-841-6334
www.wausaubenefits.com

Name of plan: Wausau Benefits Consumer Driven Health Plan

Plan first offered: 2002.

Parent: Fiserv Health Inc.

Clients

Total	32
Employers	32
Self-insured	32
Minimum size: number of employees, 100.	

Covered lives

Total	80,000
Employees	34,000

Dependents 46,000

Staff

Total	16
Professionals	5

Health plan options: FSA, HRA, HSA, indemnity, PPO, prescription drugs, vision.

HRA/HSA options: balances available via Internet, portable to employees when they leave their employer.

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, 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.

Officers: Jay M. Anliker, president/CEO; John Sickels, vp-sales and marketing; Jay Coldwell, product director.

Contact: Jay Coldwell; 11 Scott St., Suite 100, Wausau, Wis. 54403.

Contract with Associated Bank and Mellon Bank as custodians of HSA plans.

WellPoint (Anthem Blue Cross & Blue Shield Plans)

120 Monument Circle,
Indianapolis, Ind. 46204;
317-532-6000
www.anthem.com

Name of plans: Anthem ByDesign Buy-Up, Anthem ByDesign Personal Care Account, Anthem ByDesign Health Savings Account.

Plan first offered: 2002.

Parent: WellPoint Inc.

Clients

Employers	1,000*

Covered lives

Total	80,000
Employees	37,500
Dependents	42,500

Health plan options: FSA, HRA, HSA, PPO.

HRA/HSA options: balances available via Internet.

Plan payment options: debit card.

Educational information provided by: group meetings, Internet, printed handbooks/materials, CD-ROM.

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.

Officers: Larry C. Glasscock, president/CEO-WellPoint Inc.; Mary Scanlon, vp- e-business and enterprise product management.

**Estimated.*



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*Includes pass-along readership.

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Apr 17:	Health Care Cost Control [†]
May 29:	Regulatory & Legislative Developments [†]
Jun 19:	Work & Life Benefits [†]
Jul 10:	Benefits Market Forecast
Aug 14:	Consumer-Driven Health Plans
Sep 18:	Benefit Financing Strategies [†]
Oct 16:	Technology & Online Solutions [†]
Nov 27:	Retiree Benefits: Pensions & Savings Plans
Dec 11:	Benefit Consulting & Outsourcing

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[†] Bonus Distribution

NEW YORK: 212-210-0133
CHICAGO: 312-649-5275

IRVINE: 949-255-5355
BOSTON: 617-292-4856

Business Insurance www.businessinsurance.com

International benefit networks

A

All Net

All Net GmbH, Reinsburgstrasse 19,
Stuttgart, 70178 Germany;
49-711-663-5314; fax: 49-711-663-1901
www.allnet.allianz.com

	2004	2003
Total premiums	\$56,219,760,000	\$46,165,200,000
Foreign premiums	\$39,117,510,000	\$32,134,600,000
U.S.	16%	15%
Non-U.S.	84%	85%
Pension funds	\$1,339,572,600	\$1,149,604,000
Employees	28	28
U.S.	2	3
Non-U.S.	26	25
Master contracts	94	90
Foreign countries	72	73
Offices	8	7

Converted at applicable exchange rate.

Founded: 1996.

Member companies: Adriatica de Seguros C.A., Venezuela; AEGON, Taiwan; AEGON Levensverzekering N.V., Netherlands; AEGON Verzekeringen N.V., Netherlands; AGF Allianz Brazil Seguros S.A., Brazil; AGF Belgium, Belgium; 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 Pojistovna A.S., Czech Republic; Allianz Private Krankenversicherung A.G., Germany; Allianz Rosno Life, Russia; Allianz Suisse, Liechtenstein, Switzerland; Allianz Versicherungs-A.G., Germany; Allianz Worldwide Care, Ireland; Allianz Zagreb d.d., Croatia; Allianz-Elementar Versicherungs A.G., Austria; Allianz-Slovenska Poistovna A.S., Slovak Republic; Arab International Life 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 Corp., 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, China, Hong Kong, Macau; HSBC Medical Insurance Ltd.,

Hong Kong; Hannover Life, New Zealand; Hungaria Biztosito Rt., Hungary; INSAUDI Insurance Co. E.C., Saudi Arabia; Keppel Insurance Pte. Ltd., Singapore; Koc Allianz Hayat Sigorta A.S., Turkey; Lansforsakringar, Sweden; Lloyd Adriatico S.p.A., Italy; Meiji Life Insurance Co., Japan; Minnesota Life Insurance Co., United States; National General Insurance, United Arab Emirates; 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; PrefSure Life, Australia; Riunione Adriatica di Sicurtà S.p.A., Italy; Rosno Medical Insurance, Russia; 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., United Kingdom; SNAC Vie, Cameroon; SNAS Vie, Senegal; SOBAC, Benin; Societe Nationale d'Assurances, Kuwait, Lebanon, Malta, Saudi Arabia; T.U. Allianz Polska S.A., Poland; Tower Life & Health, New Zealand; UCAR (Union Centrafricaine d'Assurances et de Reassurances), Central African Republic.

New members added in 2004: Allianz Rosno Life, Russia; Hannover Life, New Zealand; PrefSure Life, Australia; Rosno Medical Insurance, Russia.

Minimum requirements: annual premium of 10,000 euros and 25 insured employees in 2 or more countries.

Business: 23%, medical; 47%, life; 11%, accidental death; 5%, short-term disability; 14% long-term disability.

International dividends: loss carry-forward system, stop-loss systems.

Officers: Dirk Hellmuth, managing director; Cyril Samson, director; Lance Henderson, regional director-Americas.

U.S. contact: Lance Henderson; 763-765-6698; lance_henderson@allianzlife.com.

G

GMC Services

10 Rue Henner,
Paris, 75009 France;
33-1-44-82-4444; fax: 33-1-44-82-4218
www.henner.com

	2004	2003
Total premiums	\$718,841,772	\$423,350,725
Foreign premiums	\$115,014,684	\$64,495,500
U.S.	3%	0%
Non-U.S.	97%	100%
Employees	450	410
Non-U.S.	450	410
Lives covered	108,000	75,000
Master contracts	60	55
Foreign countries	190	150
Offices	8	8

Converted at applicable exchange rate.

Founded: 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., Singapore; Aon Corp., Hungary, Singapore; ELITE Conseils, Switzerland; International SOS Assistance Inc., United States; Jardine Lloyd Thompson Group P.L.C., Hong Kong, Thailand, Vietnam; Le Pretre & Partners, United Kingdom; Mercer Inc., Singapore; Murat Kortan, Turkey; Paul Haddad Insurance Brokerage, Egypt; Rutherford International, United States; SAGE Group, Switzerland; TROWE Frankfurt GmbH, Germany; Willis Group Ltd., Singapore; XN Financial Services (Canada) Inc., Canada.

New members added in 2004: Murat Kortan, Turkey.

Business: 90%, medical; 10%, life.

Officers: Remy Robinet-Duffo, president; Charles Robinet-Duffo, Gilles LeVasseur, deputy general managers.

U.S. contact: Jacques Duchamp, general manager-North America, Africa and Middle East.

Generali Employee Benefits

Ave. Louise 149, Box 17
Brussels, 1050 Belgium;
32-2-537-2760; fax: 32-2-53-5266
www.geb.generali.com

	2004	2003
Total premiums	\$1,161,709,200	\$976,484,500
Foreign premiums	\$1,161,709,200	\$976,484,500
U.S.	41%	41%
Non-U.S.	59%	59%
Pension funds	\$2,611,980,000	\$2,717,170,522
Employees	59	57
U.S.	13	14
Non-U.S.	46	43
Lives covered	1,359,400	1,087,503
Master contracts	241	226
Foreign countries	71	70
Offices	5	5

Converted at applicable exchange rate.

Founded: 1966.

Member companies: AachenMunchener, Germany; Anadolu Group, Turkey; AP Pension, Denmark; The Argus Group, Bermuda; Aseguradora General S.A., Costa Rica, Guatemala; Asesuisa, El Salvador; Assicurazioni Generali, Hong Kong, Panama; Assurances Maghreb, Tunisia; Atlantic Insurance Co., Belize; Aviva Ltd., Singapore; Birla Sun Life Financial Services, India; BUPA, United Kingdom; CNIA Assurance, Morocco; Central Krankenversicherung, Germany; Generali Argentina, Argentina; Cholamandalam-Mitsui, India; ComInsure, Australia; DZI P.L.C., Bulgaria; Delta, Serbia; El Ahorro Hondureno Compania de Seguros, Honduras; EuroLink, Macedonia; Generali AMB, Germany; Generali Asigurari, Romania; Generali Austria, Austria; Generali Belgium, Belgium; Generali do Brazil, Brazil; Generali China, China; Generali Colombia, Colombia; Generali Croatia, Croatia; Generali Ecuador,

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Ecuador; Generali Employee Benefits UK, United Kingdom; Generali Greece, Greece; Generali Italy, Italy; Generali Netherlands, Netherlands; Generali Pilipinas, Philippines; Generali Pojistovna A.S., Czech Republic; Generali Poistovna A.S., Slovak Republic; Generali Portugal, Portugal; Generali Providencia, Hungary; Generali Romania, Moldova; Generali SKB Zavarovalnica, Slovenia; Generali Switzerland, Switzerland; Generali Thailand, Thailand; Generali Vie, France; Generali Worldwide, Gibraltar; Grupa Generali Polska, Poland; Helvetia Patria Versicherung, Switzerland; The Hollard Insurance Co. Ltd., South Africa; ING Chile, Chile; ING Insurance Berhad, Malaysia; ING Taiwan, Taiwan; Ingosstrakh Insurance Co., Russia; Irish Life Assurance Co., Ireland; La Estrella, Spain; La Seguridad, Paraguay; Latina Seguros S.A., Peru; Manulife, Indonesia; Middle Sea Insurance, Malta; Migdal Insurance Co. Ltd., Israel; Misr, Egypt; Mitsui Mutual Life Insurance Co., Japan; Ostra-Kiev, Ukraine; Samsung Fire & Marine Co. Ltd., South Korea; Sanitas Kranken, Switzerland; Seguros America, Nicaragua; Seguros Banorte Generali, Mexico; Seguros Mercantil, Venezuela; Seguros Y Ars Popular, Dominican Republic; Skandia, Denmark, Sweden; Sovereign, New Zealand; Sun Life Financial Inc., Canada, United States; Tapiola Insurance Group, Finland; Vital Gjensidige, Norway; Volksfursorge, Germany.

New members added in 2004: Birla Sun Life Financial Services, India; Cholamandalam-Mitsui, India; Delta, Serbia; Eurolink, Macedonia; Generali China, China.

Minimum requirements: two countries, 100 lives and an annual premium of 30,000 euros.

Business:

International dividends: loss carry-forward system, loss carry-forward system with contingency fund, stop-loss systems.

Officers: Elio Moccia, CEO; Paolo Marini, regional manager-Western Europe; Sergio Di Caro, regional general manager-Asia Pacific.

U.S. contact: Mauro Dugulin, senior vp-Generali Employee Benefits Americas, 973-658-1027; mdugulin@gebusa.com.

Gerling Pooling Instrument

Friesenstrasse 20-22,
Cologne, 50670 Germany;
49-221-144-61561;
fax: 49-221-144-6061561

www.gerling.de/pensionsmanagement/

	2004	2003
Total premiums	\$39,801,600*	\$46,391,500
U.S.	2.5%*	12%
Non-U.S.	97.5%*	88%
Master contracts	42	35
Foreign countries	29	30

Converted at applicable exchange rate.

Founded: 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. In an effort to improving the service, a preferred partner network is being created.

Minimum requirements: two countries and three group insurance contracts.

International dividends: loss carry-forward system, loss carry-forward system with contingency fund, stop-loss systems.

Officers: Konrad F. Deiters, practice leader-international employee benefits; Julia Schmitz, reinsurance solutions and manager-administration.

U.S. contact: Konrad F. Deiters.

*Estimated.

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

	2004	2003
Employees	71	70
U.S.	43	43
Non-U.S.	28	27
Foreign countries	50	50
Offices	3	3

Founded: 1967.

Member companies: AEGON Hungary Composite Insurance Co., Hungary; AMP Life Ltd., Australia; Aviva Ltd., Singapore; AXA China Region Insurance Co. Ltd., Hong Kong; AXA France Vie, France; AXA PPP Healthcare, United Kingdom; Caja de Seguros Reunidos-Compania de Seguros y Reaseguros S.A. (CASER), Spain; Canada Life Ltd., United Kingdom; Ceska Pojistovna-Slovensko A.S., Slovak Republic; Ceska Pojistovna A.S., Czech Republic; CIGNA International Expatriate Benefits, United States; Compania de Seguros PALIC S.A./ARS Palic Salud S.A., Dominican Republic; Consorcio Nacional de Seguros Vida S.A., Chile; The Dai-ichi Mutual Life Insurance Co., Japan; The ETH-NIKI Hellenic General Insurance Co., Greece; Fondiaria-SAI S.p.A., Italy; 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; Manulife Financial Corp., Canada; MAPFRE La Seguridad C.A., Venezuela; Max New York Life Insurance Co. Ltd., India; The Muang Thai Life Assurance Co. Ltd., Thailand; Nordben Life & Pension Insurance Co. Ltd., Guernsey; The Old Mutual Life Assurance Co. (South Africa) Ltd., South Africa; Pan American de Colombia Compania de Seguros de Vida S.A., Colombia; Pan American Life Insurance Co., Ecuador, El Salvador, Guatemala, Honduras, Panama, Puerto Rico; PFA Pension, Denmark; The Prudential Insurance Co. of America, United States; PT. Asuransi Jiwa Manulife Indonesia, Indonesia; Sampo Life Insurance Co. Ltd., Finland; Samsung Life Insurance Co. Ltd., South Korea; Seguros Monterrey New York Life S.A., Mexico; Shin Kong Life Insurance Co. Ltd., Taiwan; SMG Life, Argentina; SPP Livförsäkring A.B., Sweden; Storebrand Livsförsäkring A.S., Nor-

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 2003 and 2004 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 in the listings 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=\$1.2438 (2004), \$1.315 (2003); Swiss franc=\$0.8046 (2004), \$0.7432 (2003).

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way; Sul America Seguros de Vida e Previdencia S.A., Brazil; Taiping Life Insurance Co., China; TOWER, New Zealand; 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; Winterthur Life Insurance Co., Switzerland; 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: loss carry-forward system, loss carry-forward system with contingency fund, stop-loss systems.

U.S. contact: Geraldine F. Pangaro, vp; gpangaro@jhancock.com.

ING Employee Benefits Global Network*

25 Ave. Louis Dehoux,
Brussels, 1160 Belgium;
32-2-663-0680; fax: 32-2-673-1810
www.ingemployeebenefits.com

	2004	2003
Total premiums	\$85,697,820	\$74,113,250
Foreign premiums	\$4,079,664	\$3,122,940
U.S.	25%	34%
Non-U.S.	75%	66%
Employees	105	105
U.S.	4	4
Non-U.S.	101	101
Lives covered	97,000	86,500
Foreign countries	56	45
Offices	2	2

Converted at applicable exchange rate.

Founded: 1968.

Member companies: Bumi Asih Jaya, Indonesia; Cathay Life Insurance Co. Ltd., Taiwan; Codan, Denmark; Fennia Life Insurance Co., Finland; Gothaer Lebensversicherung, Germany; Great Eastern Life Assurance Co., Malaysia, Philippines, Singapore; Groupe Malakoff, France; Groupe Mederic, France; Grupo Nacional Provincial, Mexico; HSBC New York Life, Argentina; ING Australia, Australia; ING Chile, Chile; ING Employee Benefits, Greece, Poland, Romania, Spain, United States; ING Insurance, Belgium; ING Life Insurance Co., Hong Kong; ING Life Insurance Co. of America-Taiwan Branch, Taiwan; ING Nationale-Nederlanden Employee Benefits, Hungary; Kyobo Life Insurance, South Korea; La Luxembourgeoise-Vie Societe Anonyme, Luxembourg; Manulife Financial, Canada; Nationale-Nederlanden Levensverzekering Maatschappij N.V., Netherlands; Nationale-Nederlanden zivotni pojistovna, Czech Republic; New Ireland Assurance Co. P.L.C., Ireland; Nippon Life Insurance Co., Japan; Nordea Liv Norge A.S., Norway; Porto Seguro Companhia de Seguros Gerais, Brazil; Quatrem, France; Sanlam, Botswana, Lesotho, Namibia, South

Africa, Swaziland; Scottish Equitable P.L.C., United Kingdom; The South East Insurance Co. Ltd., Thailand; Sul America Seguros, Brazil; Swiss Mobiliar/Providentia, Switzerland; Tranquilidade, Portugal.

New members added in 2004: ING Chile, Chile; La Luxembourgeoise-Vie Societe Anonyme, Luxembourg; Swiss Mobiliar/Providentia, Switzerland.

Minimum requirements: two countries and 50 lives.

International dividends: loss carry-forward system, loss carry-forward system with contingency fund, stop-loss systems.

Officers: Merel Engelbert van Bevervoorde, chairperson-executive committee, ING Employee Benefits Global Network/general manager-Nationale-Nederlanden Levensverzekering; Roland de Crombrugghe, general manager-ING Employee Benefits Global Network; Laurence Bouquet, executive member-ING Employee Benefits Global Network/director-development, Groupe Malakoff; Claude Renie, executive member-ING Employee Benefits Global Network/director-large enterprises, Groupe Mederic; David Hatton, executive member-ING Employee Benefits Global Network/director-ING Life Insurance Co.; Curt Olson, executive member-ING Employee Benefits Global Network/president-ING Employee Benefits.

U.S. contact: Stephen Barry, international sales director; 847-615-9779; stephen.barry@us.ing.com.

*Formerly MIA Benefits.

Insurope

27 Ave. des Arts,
Brussels, 1040 Belgium;
32-2-286-5060; fax: 32-2-286-5070
www.insurope.com

	2004	2003
Total premiums	N/A	\$590,643,000
Employees	28	27
U.S.	10	9
Non-U.S.	18	18
Lives covered	N/A	1,024,000
Master contracts	N/A	443
Foreign countries	74	62
Offices	7	7

Converted at applicable exchange rate.

Founded: 1966.

Member companies: Asahi Mutual Life Insurance Co., Japan; AVIVA, Romania; AXA Australia, Australia; AXA Life Insurance Co. Ltd., Japan; AXA New Zealand, New Zealand; Balaise Life, Liechtenstein, Switzerland; Barbados Mutual Life Assurance Society Ltd., Barbados; Basak Emeklilik A.S., Turkey; BUPA International Insurance Services Ltd., United Kingdom; Canada Life Ltd., United Kingdom; China Life Insurance Co. Ltd., Taiwan; Commercial Union Poland Life Insurance Co., Poland; Companhia de Seguros Tranquilidade Vida S.A., Portugal; 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; Fortis A.G., Belgium; Fortis Luxembourg, Luxembourg; Fondiaria-SAI S.p.A., Italy; Gan Assurances, France, Monaco; Great Eastern,

Malaysia, Singapore; Groupama, Hungary; Grupo Nacional Provincial, Mexico; HDFC Standard Life, India; HSBC-New York Life, Argentina; HSBC Seguros, Brazil; Jiwasraya, Indonesia; Kyobo Life Insurance Co, South Korea; Leipziger, Germany; Manulife, Hong Kong; New Jubilee Life, Pakistan; Nordben Life & Pension Insurance Co. Ltd., Guernsey; PING AN Insurance Co. of China, China; The Prudential Insurance Co. of America, United States; Sampo Life Insurance Co. Ltd., Finland; Sanlam Insurance, South Africa; Siam Commercial New York Life Insurance Public Co. Ltd., Thailand; SPP Livforsakring A.B., Sweden; Standard Life Assurance Co., Ireland; Standard Life Inc., Canada; Storebrand Livsforsikring, Norway; UNIQA Group Austria, Austria; UNIQA Poistovna A.S., Czech Republic, Slovakia; Universal Life (Hellas) S.A., Greece; Universal Life Insurance, Cyprus.

New members added in 2004: AVIVA, Romania.

Minimum requirements: two countries.

International dividends: loss carry-forward system, loss carry-forward system with contingency fund, stop-loss systems.

Officers: Jim Wallace, network manager; Danny Saelen, network sales director; Hugh Gallagher, network marketing director.

U.S. contact: Dave Bryan, director-U.S. operations; 312-762-9202; david.bryan@insurope.com.

M

MAXIS

8 rue de Londres,
Paris, 75009 France;
33-1-56-35-6398; fax: 33-1-56-35-5870
www.maxisnetwork.com

	2004	2003
Total premiums	\$72,140,400	\$65,627,000
Foreign premiums	\$26,119,800	\$27,156,000
U.S.	1%	1%
Non-U.S.	99%	99%
Pension funds	\$9,950,400	\$9,052,000
Employees	30	30
U.S.	3	3
Non-U.S.	27	27
Lives covered	42,000	48,000
Master contracts	18	18
Foreign countries	61	61
Offices	2	2

Converted at applicable exchange rate.

Founded: 1998.

Member companies: Assa Compania de Seguros S.A., El Salvador, Honduras, Panama; Astree S.A., Tunisia; AXA Assistance, France; AXA Assistance Munich, Germany; AXA Assurance Maroc S.A., Morocco; AXA Assurances

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Cameroun, Cameroon; AXA Assurances Gabon, Gabon; AXA Australia, Australia; AXA Belgium, Belgium; AXA Cattolica Previdenza in Azienda S.p.A., Italy; AXA China Region Insurance Co. Ltd., Hong Kong; AXA Compagnie d'Assurances sur la Vie, Switzerland; AXA Gulf Region, Bahrain, Oman, United Arab Emirates; AXA France Entreprises, France; AXA Insurance E.C. (Riyadh), Saudi Arabia; AXA Insurance Singapore Pte. Ltd., Singapore; AXA Krankenversicherung, Germany; AXA Lebensversicherung A.G. Abteilung LFK-N, Germany; AXA Life, United Kingdom; AXA Life Insurance Japan, Japan; AXA Luxembourg S.A., Luxembourg; AXA Middle East SAL, Lebanon; AXA Minmetals Assurance, China; AXA New Zealand, New Zealand; AXA Nouvelle-Caledonie, New Caledonia; AXA Oyak, Turkey; AXA PPP Healthcare, United Kingdom; AXA Seguros Portugal, Portugal; AXA Seguros Espana, Spain; AXA Vie-La Reunion, Reunion; Bao Minh, Vietnam; BCI Seguros, Chile; BENEFIA Towarzystwo Ubezpiecze S.A., Poland; Cardif Polska S.A., Poland; Codan Pension, Denmark; Desjardins Financial Security, Canada; General de Seguros S.A., Dominican Republic; InterAmerican Hellenic Life Insurance Co., Bulgaria, Cyprus, Greece; InterAmerican Romania Insurance Co. S.A., Romania; Krunghai AXA Life Insurance, Thailand; Malaysia National Insurance, Malaysia; MetLife India Insurance Co., India; MetLife Indonesia, Indonesia; MetLife Mexico, Mexico; MetLife Taiwan Insurance Co. Ltd., Taiwan; MetLife Uruguay, Uruguay; Metropolitan Life Insurance Co., United States, Puerto Rico; Metropolitan Life Seguros de Vida S.A., Argentina; Metropolitan Life Seguros e Previdencia Privada S/A, Brazil; New Ireland Assurance Co. P.L.C., Ireland; Philippines AXA Life Insurance Corp., Philippines; Sunu Group-Compagnie Senegalaise d'Assurances et de Réassurance (CSAR-Vie), Senegal; Sunu Group-Union Beninoise d'Assurances (UBA-Vie), Benin; Sunu Group-Union d'Assurances du Burkina Faso, Burkina Faso; Sunu Group-Union des Assurances de Cote d'Ivoire (UA-Vie), Ivory Coast; Sunu Group-Union des Assurances du Cameroun (UACam-Vie), Cameroon; Sunu Group-Union des Assurances du Gabon (UAG-Vie), Gabon; Sunu Group-Union Generale des Assurances du Niger (UGAN), Niger; Sunu Group-Union des Assurances du Togo, Togo; Vital Forsikring A.S.A., Norway.

New members added in 2004: MetLife India, India.

Minimum requirements: 25 lives, two countries and 10,000 euros in premium.

Business: 15%, medical; 42%, life; 1%, accidental death; 28%, Long-term disability; 14%, pension.

International dividends: loss carry-forward system, loss carry-forward system with contingency fund, stop-loss systems.

Officers: Didier Weckner, chairman-executive board; Charles-Etienne de Cidrac, secretary general; Ian Solomon, vp/actuary.

U.S. contact: Hilary Nork, director-multinational solutions, MetLife; 212-578-7994.

S

Swiss Life Network

General Guisan-Quai 40,
Zurich, CH 8022, Switzerland;
41-43-284-3797; fax: 41-43-284-3997
www.swisslife-network.com

	2004	2003
Total premiums	\$1,456,326,000	\$1,374,920,000
Foreign premiums	\$1,206,900,000	\$1,077,640,000
U.S.	30%	30%
Non-U.S.	70%	70%
Employees	45	45
Non-U.S.	45	45
Lives covered	900,000	1,000,000
Master contracts	460	460
Foreign countries	63	46
Offices	3	3

Converted at applicable exchange rate.

Founded: 1962.

Member companies: Aseguradora Mundial de Panama, Panama; Aspis Pronia, Greece; Bangkok Life Assurance, Thailand; Canada Life Ltd., Canada; CMG Asia Ltd., Hong Kong; Compensa S.A., Poland; Danica Fondforsakring, Sweden; Danica Pension, Denmark; First Guarantee Life Assurance Co., Philippines; GAN Portugal, Portugal; Galicia Vida Compania de Seguros S.A., Argentina; Great-West Life, Canada; Hannover Life Re of Australasia Ltd.,

Australia, New Zealand; Hong Leong Assurance Berhad, Malaysia; Icatu Hartford, Brazil; Ilmarinen Mutual Pension Insurance Co., Finland; International Health Insurance, Denmark; Irish Life Assurance P.L.C., Ireland; Kooperativa Pojistovna A.S., Czech Republic, Slovakia; Korea Life Insurance Co. Ltd., South Korea; Kuo Hua Life Insurance Co., Taiwan; La Suisse Assurances, Switzerland; Meiji Yasuda Life Insurance Co., Japan; Momentum Collective Benefits, South Africa; NTUC Income Insurance Cooperative Ltd., Singapore; OM Kotak Mahindra Life Insurance Co. Ltd., India; PFA Pension, Denmark; Rosgosstrakh, Russia; Swiss Life Germany, Germany; Seguros Bolivar, Colombia; Seguros Comerciales Bolivar, Venezuela; Seguros Cruz del Sur, Chile; Seguros de Occidente, Guatemala; Seguros Inbursa, Mexico; Swiss Life, France; Swiss International Services Inc., United States.; Swiss Life Asia Pacific, Australia, Singapore; Swiss Life (Belgium), Belgium; Swiss Life Italia, Italy; Swiss Life (Luxembourg) S.A., Luxembourg; Swiss Life/Rentenanstalt, Switzerland; Union Biztosito Rt., Hungary; UnumProvident Corp., United Kingdom; Veritas Life, Finland; VidaCaixa, Spain; Vital Forsikring A.S.A., Norway; Wiener Stadtische, Austria; ZwitserLeven, Netherlands.

New members added in 2004: GAN Portugal, Portugal; Veritas Life, Finland.

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Minimum requirements: new, local contract with 10 lives.

International dividends: loss carry-forward system, loss carry-forward system with contingency fund, stop-loss systems.

Officers: Paul Muller, executive board member; Paulina Casal, head-Swiss Life Network/executive vp.

U.S. contact: Paulina Casal;
paulina.casal@swisslife.ch.

Z

Zurich Employee Benefits Network

P.O. Box 8045,
Zurich, CH 8085 Switzerland;
41-44-628-8638; fax: 41-44-623-8638
www.zurichbusiness.com/international-pooling

	2004	2003
Total premiums	\$28,161,000	\$22,296,000
Foreign premiums	\$21,000,060	\$15,532,880
U.S.	2.3%	5.5%
Non-U.S.	97.7%	94.5%
Employees	9	9
U.S.	1	1
Non-U.S.	8	8
Lives covered	35,000	32,000
Master contracts	180	160
Foreign countries	30	30

Offices 2.....2

Converted at applicable exchange rate.

Founded: 2001.

Member companies: AAS ERGO Latvija Dzīvība, Latvia; Alexander Forbes Life, South Africa; The Asia Life Assurance Society Ltd. Singapore; Bulstrad DSK Life, Bulgaria; Chilena Consolidada Seguros de Vida S.A., Chile; Deutscher Herold, Germany; Eagle Star Life Assurance Co. of Ireland, Ireland; ERGO Elukindlustuse A.S., Estonia; Ergo Hestia S.A., Poland; Fennia Life, Finland; Groupe Mederic, France; ING Nationale-Nederlanden Insurance Co., Czech Republic, Hungary; ING Nationale-Nederlanden poist'ovna a.s., Slovakia; Industrial Alliance Insurance & Financial Services, Canada; New China Life, China; Kyobo Life, South Korea; Nippon Life, Japan; Nordea Liv Norge A.S., Norway; Nordea Liv & Pension, Denmark; Omniaisig Life, Romania; Reaal Verzekeringen, Netherlands; Rimac Internacional Seguros, Peru; Thanachart Life Assurance Co. Ltd., Thailand; UAB ERGO Lietuva Gyvybes Draudimas, Lithuania; UnumProvident Corp., United States; Vesta Forsikring A.S., Norway; Vivium Life, Belgium; Zurich Argentina Cia. de Seguros S.A., Argentina; Zurich Australian Life Insurance Ltd., Australia; Zurich Compagnie Marocaine d'Assurances, Morocco; Zurich Eagle Star Life Ltd., United Kingdom; Zurich International Italia, Italy; Zurich Investment Life S.p.A., Italy; Zurich Lebensversicherung A.G., Germany;

Zurich Lebensversicherungs-Gesellschaft, Switzerland; Zurich Life Insurance Co. Ltd., Hong Kong, Portugal, Saudi Arabia, United Arab Emirates; Zurich Seguros S.A., Venezuela; Zurich U.S. Accident & Health, United States; Zurich Versicherungs-Aktiengesellschaft, Austria; Zurich Vida Compania de Seguros S.A., Mexico; Zurich Vida Espana, Spain.

New members added in 2004: Bulstrad DSK Life, Bulgaria; ING Nationale-Nederlanden Insurance Co., Hungary; ING Nationale-Nederlanden poist'ovna a.s., Slovakia; Omniaisig Life, Romania; Vivium Life, Belgium.

Minimum requirements: one local contract as part of international organization.

International dividends: loss carry-forward system, loss carry-forward system with contingency fund, stop-loss systems.

Officers: Sandro Meyer, head-employee benefits network; Mike Brown, Armin Rost, senior consultants.

U.S. contact: Mike Brown; 973-394-5917;
mike.brown@zurich.com.

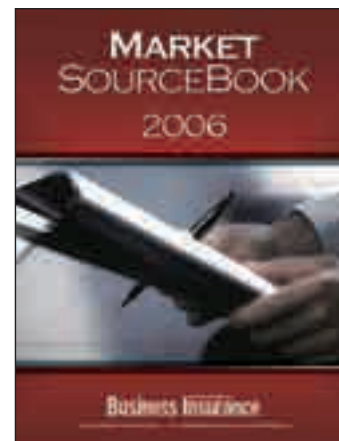
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Third-party administrators

A

The ASU Group

2120 University Park Drive,
Okemos, Mich. 48864;
517-349-2212; fax: 517-349-9053
www.asugroup.com

Property/Casualty

2004 revenues

Total \$20,000,000
Self-insured clients \$3,500,000
Insurers \$10,500,000
Managed care \$1,000,000
Other \$5,000,000
U.S. clients 100%
Claims administration 13.5%
Claims adjusting 4%
Other services 82.5%
case management, medical bill review.

Claims business by type

Auto 15%
General liability 15%
Property damage 37%
Workers compensation 33%

Claims business by volume

Administration claims paid \$10,000,000
Claims adjusted 15,000
Auditing projects conducted 5

Clients

Total 58
Corporate 35
Association plans 8
Public/government entities 15

Staff

Total 200
Claims staff 90
Claims staff for self-insured clients 25
Adjusters 60

Claims services since: 1952.

Compensation: Administration: per claim;
Adjusting: per claim, time and expense; Audit-
ing: annual fee, time and expense.

Geographic areas served: United States.

Officers: Tara LaRose, president/CEO; Michael
A. Wood, secretary/treasurer; Art Knueppel,
chief governance officer.

Contact: Anne Staples, vp-risk management;
ann1078@asugroup.com.

Acordia Inc.

P.O. Box 3043,
Charleston, W.Va. 25441-3045;
800-332-4732; fax: 304-353-8748

Employee Benefits

2004 revenues

Total \$79,440,409
Self-insured clients \$71,365,409
Managed care \$4,225,000
Other \$3,850,000
workers compensation management of state
fund accounts.
U.S. clients 100%

Claims administration 90%
Other services 10%
managed care, workers compensation.

Claims business by type

Disability 1%
Flex compensation 1%
Pensions 1%
Workers compensation 17%
Black lung 2%
Health insurance 78%
Employees covered 457,284
Dependents covered 777,380

Claims business by volume

Administration claims paid \$1,628,140,850

Clients

Total 691
Corporate 665
Association plans 1
Multiemployer plans 4
Multiemployer welfare plans 2
Public/government entities 14
Union-sponsored plans 5

Staff

Total 1,020
Claims staff 705
Claims staff for self-insured clients 650
Adjusters 400

Parent: Wells Fargo & Co.

Claims services since: 1946.

Compensation: Administration*: per claim,
PEPM; Adjusting: time and expense; Auditing:
time and expense.

Geographic areas served: United States.

Officers: Richard H. Legg, senior vp/COO-Acor-
dia National; Michael W. Keener, managing
senior vp-Acordia Employers Services.

Contact: Acordia National (employee benefits),
Richard H. Legg, 800-332-4732, ext. 8779;
Acordia Employers Services (workers compen-
sation), Gary A. Waskey, vp-business develop-
ment, 800-833-1870, ext. 1162,
gary_waskey@acordia.com.

*PEPM for employee benefits and per claim for work-
ers compensation.

Advanced Benefit Resources Corp.

100 Sunnyside Blvd.,
Woodbury, N.Y. 11797;
516-677-4867; fax: 516-677-4868
www.abrcorp.com

Employee Benefits

2004 revenues

Total \$1,500,000
Self-insured clients \$1,000,000
Other \$500,000
benefit outsourcing and administration, billing
consolidation.
U.S. clients 100%

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BI's online directories should contact the
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Claims administration 67%
Other services 33%
benefit outsourcing and administration, billing
consolidation.

Claims business by type

Health insurance 100%
Employees covered 5,000
Dependents covered 7,500

Claims business by volume

Administration claims paid \$12,880,000

Clients

Total 28
Corporate 26
Union-sponsored plans 2

Staff

Total 22
Claims staff 11
Claims staff for self-insured clients 11
Adjusters 8

Parent: Hub International Ltd.

Claims services since: 2001.

Compensation: Administration: flat fee, PEPM;
Adjusting: PEPM.

Geographic areas served: United States.

Officers: Marc Cohen, president/CEO; James
Mauren, senior vp; Ann Marie D'Alessandro,
vp.

Contact: Ann Marie D'Alessandro;
adalessandro@abrcorp.net.

Alicare Inc.

730 Broadway,
New York, N.Y. 10003;
212-539-5442; fax: 212-473-2913
www.alicare.com

Employee Benefits

2004 revenues

Total \$99,883,000
Self-insured clients \$48,310,000
Managed care \$8,535,000
Other \$43,038,000
agency, computer services, insured products,
printing.
U.S. clients 100%
Claims administration 48%
Other services 52%

Claims business by type

Disability 7%
Flex compensation 3%
Pensions 30%
Health insurance 60%
Employees covered 200,000
Dependents covered 300,000

Claims business by volume

Administration claims paid \$720,000,000

Clients

Total 61
Corporate 3
Association plans 2
Multiemployer plans 48
Public/government entities 3
Union-sponsored plans 5

Staff

Continued on next page

BI RANKS

Largest claims administrators

Ranked by 2004 revenues from claims handled for self-insured clients

Rank	Company/Address	Phone/Fax/Web site	Parent company	2004 revenues from self-insured clients	2004 claims paid to self-insurers	Total clients	Claims staff	Principal officer
1	Gallagher Bassett Services Inc. The Gallagher Centre, 2 Pierce Place Itasca, Ill. 60143-3141	630-773-3800 Fax: 630-285-4000 www.gallagherbassett.com	Arthur J. Gallagher & Co.	\$339,000,000 ¹	\$4,041,000,000	2,774	NA	Richard McKenna, president
2	Sedgwick Claims Management Services Inc. 1100 Ridgeway Loop Memphis, Tenn. 38120	901-415-7400 Fax: 901-415-7406 www.sedgwickcms.com	Sedgwick CMS Holdings Inc.	\$290,520,000	\$3,380,208,113	399	2,858	David A. North, president/CEO
3	Fiserv Health Inc. ² 6160 Summit Drive, Suite 500 Minneapolis, Minn. 55430	763-549-3350 Fax: 763-549-3368 www.fiservhealth.com	Fiserv Inc.	\$282,000,000	\$7,000,000,000	998	1,335	James Cox, president/CEO
4	ESIS Inc. 1601 Chestnut St. Philadelphia, Pa. 19103	215-640-1056 Fax: 215-640-5556 www.esis.com	ACE Ltd.	\$198,300,000	\$2,300,000,000	685	1,399	Ed Troy, president
5	Specialty Risk Services L.L.C. Goodwin Square, 225 Asylum St., 16th Floor Hartford, Conn. 06103	888-236-4684 Fax: 860-520-2503 www.specialtyriskservices.com	The Hartford Financial Services Group Inc.	\$194,800,000	\$2,300,000,000	880	1,450	Joe Boures, president
6	Cambridge Integrated Services Group Inc. 31500 Solon Road Solon, Ohio 44139	877-785-3750 Fax: 440-914-2591 www.cambridgeintegrated.com	Scandent Group	\$176,200,000	\$2,827,000,000	4,700	1,840	Tracey Carragher, CEO
7	The Principal Financial Group/National Accounts 1275 N.W. 128th St., Suite 100 Clive, Iowa 50325	877-273-0900 Fax: 515-235-9280 www.principal.com	—	\$171,000,000	\$3,072,735,999	673	881	Jim Charling, Dave Blanford, vps
8	Broadspire Services Inc. 1601 S.W. 80 Terrace Plantation, Fla. 33324	800-726-8898 Fax: 954-693-4074 www.choosebroadspire.com	Platinum Equity L.L.C.	\$166,000,000	\$1,386,000,000	211	1,200	Dennis Replogle, president/CEO
9	CoreSource Inc. 400 Field Drive Lake Forest, Ill. 60045	847-604-9200 Fax: 847-615-3900 www.coresource.com	Trustmark Insurance Co. Inc.	\$157,600,000 ¹	\$3,385,704,527	1,745	1,357	Mark Schmidt, president
10	Crawford & Co. 5620 Glenridge Drive Atlanta, Ga. 30342	800-241-2541 Fax: 404-845-3142 www.crawfordandcompany.com	—	\$93,300,000	\$1,874,000,000	625	1,815	Thomas W. Crawford, CEO

¹ Estimate. ² Includes Benefit Planners Ltd. L.L.P., Benesight Inc., Fiserv Health-Kansas & Tennessee, Harrington Benefit Services Inc. and Wausau Benefits Inc.
Source: BI survey

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Total	610
Claims staff	199*
Claims staff for self-insured clients	160*

Parent: Alico Services Corp.**Claims services since:** 1987.**Geographic areas served:** United States.**Officers:** Tom Delaney, senior vp; Nina Chakraborty, vp; Christine Stile, assistant vp.**Contact:** Tom Delaney; 212-539-5000;

tdelaney@amalgamatedlife.com.

*Estimated.

Alternative Service Concepts L.L.C.

1101 Kermit Drive, Suite 800,
Nashville, Tenn. 37217;
615-360-2800; fax: 615-360-1343
www.alternativeserviceconcepts.com

Property/Casualty

2004 revenues

Total	\$14,013,669
Self-insured clients	\$12,148,318
Managed care	\$1,865,351
U.S. clients	100%
Claims administration	86%

Claims auditing	1%
Other services managed care services.	13%

Claims business by type

Auto	5%
General liability	16%
Property damage	1%
Professional liability	1%
Workers compensation	77%

Claims business by volume

Administration claims paid	\$165,000,000
Auditing projects conducted	11

Clients

Total	89
Corporate	30
Association plans	9
Public/government entities	50

Staff

Total	135
Claims staff	105
Claims staff for self-insured clients	105
Adjusters	63

Claims services since: 1975.**Compensation:** Administration: per claim;

Auditing: time and expense.

Geographic areas served: United States.**Officers:** George Cochran, chairman; Robert

Bennett, CEO; James Pearl, director.

Contact: Robert Bennett; 615-360-0253;

robert.bennett@ascriskmanagement.com.

Athens Administrators

P.O. Box 696,
Concord, Calif. 94522;
800-234-6363; fax: 925-609-5512
www.athensadmin.com

Property/Casualty

2004 revenues

Total	\$14,800,000
Self-insured clients	\$8,550,000
Insurers	\$950,000
Managed care	\$4,000,000
Other consulting, disability management.	\$1,300,000
U.S. clients	100%
Claims administration	56%
Claims adjusting	2%
Other services bill review, claims administration to insurers, consulting, disability management.	42%

Claims business by type

Auto	2%
General liability	3%
Inland marine	1%
Property damage	2%
Professional liability	1%
Workers compensation	89%
Construction	2%

Claims business by volume

Administration claims paid	\$96,000,000
Claims adjusted	200

Clients

Total	68
Corporate	52
Association plans	5
Public/government entities	11

Staff

Total	110
Claims staff	75
Claims staff for self-insured clients	73
Adjusters	1

Claims services since: 1976.**Compensation:** Administration: annual fee;

Adjusting: per claim.

Geographic areas served: United States.**Officers:** James Jenkins, president; Jim Kerr, COO; Linda Slaughter, senior vp.**Contact:** Dave Crosby, vp-business development; dcrosby@athensadmin.com.

B

Berkley Risk Administrators Co. L.L.C.

222 S. 9th St.,
Minneapolis, Minn. 55402-3332;
612-766-3000; fax: 612-766-3099
www.berkleyrisk.com

2004 revenues

Total	\$105,000,000

Directory explanation box

The Directory of Third-Party Administrators lists companies that generate at least \$500,000 of their gross revenues from handling claims for self-insured clients on a direct, unbundled basis. Companies were required to report gross revenues to be listed.

The directory is published as an editorial service; there is no charge to be included.

Organizations are asked to use the following definitions when reporting information: *claims administration* includes overseeing control of claims files, directing adjusters and paying claims. *Adjusting* includes investigating claims and making recommendations to the claims administrator but does not include paying claims. *Auditing* includes reviewing the overall integrity of the claims-file operation, verifying the accuracy and direction of claims payments and recommending solutions to claims administration problems.

Each listing begins with the company's name, address, telephone and fax numbers, and Web site, if applicable. This is followed by the parent company, the year the company began offering claims services and a heading that indicates what type of claims the company specializes in handling—employee benefits, property/casualty or employee benefits and property/casualty.

Financial/statistical information is listed next. This section includes total 2004 gross revenues generated by claims services for self-insured clients, insured clients and managed care clients, as well as other services. This is followed by the percentage

breakout of total revenues for claims administration, adjusting and auditing for self-insured clients and other services provided by the company, including claims services to insurers and managed care companies.

Other information in this section includes claims business by type and a percentage breakout of total claims dollars handled in 18 categories. If health plan administration accounts for the largest percentage of the company's business, the number of employees and dependents covered is listed. Also provided is the claims business by volume, including the dollar amount of claims paid and number of auditing projects conducted in 2004. Information on clients includes the total number and a breakdown by type of self-insured clients in 2004. Staff figures are given in full-time equivalents and reflect the number of total employees and employees assigned to self-insured claims services.

Information on compensation—how the company bills for services—follows. The abbreviation "PEPM" is used for per employee per month. The final items listed are geographical areas served; officers; and a contact for readers seeking additional information.

Directory listings are based on each company's responses to a *Business Insurance* questionnaire. Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information.

Continued on next page

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Self-insured clients	\$20,000,000
Insurers	\$56,000,000
Other	\$29,000,000
program management.	
U.S. clients	100%
Claims administration	10%
Claims adjusting	8%
Claims auditing	1%
Other services	81%

Claims business by type

Auto	30%
General liability	5%
Property damage	5%
Workers compensation	60%

Claims business by volume

Administration claims paid	\$880,000,000
Claims adjusted	154,000
Auditing projects conducted	18

Clients

Total	359
Corporate	340
Association plans	10
Public/government entities	9

Staff

Total	825
Claims staff	650
Claims staff for self-insured clients	110
Adjusters	330

Parent: W.R. Berkley Corp.**Claims services since:** 1979.**Compensation:** Administration: annual fee; Adjusting: per claim; Auditing: time and expense.**Geographic areas served:** United States.**Officers:** Mark C. Tansey, chairman/CEO; Kenneth R. Hopkins, president/COO.**Contact:** Kim J. Brenckman, senior vp-sales and marketing.**Gregory B. Bragg & Associates Inc.**

1 Sierra Gate Plaza, Suite 250,
Roseville, Ga. 95678;
916-783-0100; fax: 916-783-0338
www.gbbragg.com

Property/Casualty**2004 revenues**

Total	\$12,840,000
Self-insured clients	\$7,660,000
Insurers	\$2,520,000
Managed care	\$2,310,000
Other	\$350,000

investigations.

U.S. clients	100%
Claims administration	50%
Claims adjusting	10%
Other services	40%
bill review, claims services to insurers, investigations.	

Claims business by type

Auto	4.1%
General liability	3.8%
Inland marine	0.1%
Property damage	0.2%
Professional liability	2.6%
Workers compensation	89.2%

Claims business by volume

Administration claims paid	\$251,372,776

Claims adjusted	28,606

Clients

Total	711
Corporate	2
Public/government entities	709

Staff

Total	175
Claims staff	140
Claims staff for self-insured clients	140
Adjusters	83

Claims services since: 1986.**Compensation:** Administration: annual fee, flat fee, per claim, time and expense; Adjusting: annual fee, flat fee, time and expense; Auditing: per hour.**Geographic areas served:** United States.**Officers:** Gregory B. Bragg, chairman/CEO; Randall C. Smith, president; Lee. W. Collins, senior vp.**Contact:** Randall C. Smith;
randall.smith@gbbragg.com.**BridgeWorks Commercial Management**

1728 Montreal Circle, Suite 240,
Tucker, Ga. 30084;
678-680-0000; fax: 678-680-0001
www.bcmclaims.com

Property/Casualty**2004 revenues**

Total	\$6,500,000
Self-insured clients	\$1,500,000
Insurers	\$4,400,000
Other	\$600,000
U.S. clients	80%
Non-U.S. clients	20%
Claims administration	15%
Claims adjusting	8%
Other services	77%

consulting.

Claims business by type

Auto	10%
Inland marine	5%
Property damage	5%
Professional liability	10%
Construction	70%

Claims business by volume

Administration claims paid	\$10,000,000
Claims adjusted	2,300
Auditing projects conducted	40

Clients

Total	750
Corporate	750

Staff

Total	60
Claims staff	40
Claims staff for self-insured clients	10
Adjusters	50

Parent: BRERA Inc.**Claims services since:** 2001.**Compensation:** Administration: per claim; Auditing: per hour, by project.**Geographic areas served:** United States, Europe.**Officers:** Richard E. Gray, president; Randy J. Savage, COO; Duane Sevillian, vp.**Contact:** Richard E. Gray;
rgay@bcmclaims.com.**Broadspire Services Inc.***

1601 S.W. 80 Terrace,
Plantation, Fla. 33324;
800-726-8898; fax: 954-693-4074
www.choosebroadspire.com

Employee Benefits & Property/Casualty**2004 revenues**

Total	\$363,000,000
Self-insured clients	\$166,000,000
Insurers	\$39,000,000
Managed care	\$51,000,000
Other	\$107,000,000

managed care services to insurers and risk and safety consulting.

U.S. clients	100%
Claims administration	46%
Other services	54%

claims services to insurers, managed care, and risk and safety consulting.

Claims business by type

Auto	4%
General liability	10%
Professional liability	1%
Workers compensation	85%

Claims business by volume

Administration claims paid	\$1,386,000,000

Clients

Total	211
Corporate	147
Association plans	21
Public/government entities	42
Union-sponsored plans	1

Staff

Total	3,380
Claims staff	1,200

Parent: Platinum Equity L.L.C.**Claims services since:** 1912.**Compensation:** Administration: per claim.**Geographic areas served:** United States.**Officers:** Dennis Replogle, president/CEO; Peg Haennicke, president-disability management services; Peter Imbrogno, COO.**Contact:** Stephanie Zercher, vp-marketing; 954-693-1110; szzercher@choosebroadspire.com.

*Acquired RSKCo Services Inc. and TPA assets of Cunningham Lindsey Claims Management Inc., March 2004.

Brokerage Concepts Inc.

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

Employee Benefits**2004 revenues**

Total	\$61,836,980
Self-insured clients	\$55,164,787
Insurers	\$1,766,771
Other	\$4,905,422

benefits consulting, commissions from ancillary products.

U.S. clients	100%
Claims administration	89.2%
Other services	10.8%

benefits consulting, claims services to insurers, commissions from ancillary products.

Claims business by type

Continued on next page

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Disability	2%
Flex compensation	5%
Health insurance	93%
Employees covered	319,500
Dependents covered	771,000

Claims business by volume

Administration claims paid . . . \$1,416,512,000

Clients

Total	972
Corporate	941
Public/government entities	16
Union-sponsored plans	15

Staff

Total	589
Claims staff	489

Claims services since: 1977.**Compensation:** Administration: PEPM.**Geographic areas served:** United States.**Officers:** Arnold M. Katz, president; Rose Lewis, director-operations; Aaron Singer, director-finance.**Contact:** info@bcitpa.com.**C****CAB Claims Administrators**

306 Walnut St.,
Philadelphia, Pa. 19106;
215-627-5900; fax: 215-627-4176
www.curleyadjustment.com

Property/Casualty**2004 revenues**

Total	\$3,287,000
Self-insured clients	\$493,065
Insurers	\$2,333,770
Managed care	\$427,310
Other	\$32,870

auto appraisals, heavy equipment, subrogation, surveillance.

U.S. clients	92%
Non-U.S. clients	8%
Claims administration	12%
Claims adjusting	2%
Claims auditing	1%
Other services	85%

auto appraisals, heavy equipment, subrogation, surveillance.

Claims business by type

Auto	10%
General liability	39%
Property damage	6%
Professional liability	9%
Workers compensation	25%
Business interruption	1%
Commercial property	10%

Claims business by volume

Administration claims paid	\$2,845,000
Claims adjusted	1,688
Auditing projects conducted	2

Clients

Total	18
Corporate	11
Association plans	3
Public/government entities	4

Staff

Total	46
Claims staff	29
Claims staff for self-insured clients	6
Adjusters	24

Parent: Curley Adjustment Bureau Inc.**Claims services since:** 1933.**Compensation:** Administration: annual fee, per claim, time and expense; Adjusting: flat fee, per claim, time and expense; Auditing: per hour, time and expense.**Geographic areas served:** United States.**Officers:** Francis J. Marx, president; Joseph Panichelli, CFO; Gino Dattilo, vp-claims; Peter Kulaski, vp-operations.**Contact:** Francis J. Marx;
frankm@curleyadjustment.com.**CAS-Claims Administrative Services Inc.**

501 Shelley Drive,
Tyler, Texas 75711;
903-509-8484; fax: 903-509-1888
www.cas-services.com

Employee Benefits & Property/Casualty**2004 revenues**

Total	\$13,522,162
Self-insured clients	\$11,174,152
Insurers	\$186,951
Managed care	\$1,781,570
Other	\$379,489

drug testing, investments, loss control supplies and services.

U.S. clients	100%
Claims administration	82.9%
Claims adjusting	0.1%
Other services	17%

claims services for insurers, managed care, medical fee negotiations, nonclaim administrative services, safety inspections and services, safety supplies.

Claims business by type

Flex compensation	0.1%
Workers compensation	93%
Student accident	0.2%
Health insurance	6.7%

Claims business by volume

Administration claims paid	\$20,492,563
Claims adjusted	50

Clients

Total	475
Corporate	1
Association plans	3
Public/government entities	471

Staff

Total	79
Claims staff	41
Claims staff for self-insured clients	41
Adjusters	25

Parent: Heartland Security Insurance Group Inc.**Claims services since:** 1990.**Compensation:** Administration: annual fee; Adjusting: per claim; Auditing: per claim.**Geographic areas served:** United States.**Officers:** Wesley Slade, CEO; Bill Costanza, president; Rick Fisher, vp-claims.**Contact:** Wesley Slade; wslade@hhccas.com.**CBCA Administrators**

4150 International Plaza, Suite 900,
Fort Worth, Texas 76109;
800-759-0101; fax: 817-298-5800
www.cbca.com

Employee Benefits**2004 revenues**

Total	\$42,000,000
Self-insured clients	\$32,000,000
Insurers	\$9,000,000
Other	\$1,000,000

reimbursement account administration.

U.S. clients	99%
Non-U.S. clients	1%
Claims administration	76%
Other services	24%

claims services to insurers, reimbursement account administration.

Claims business by type

Flex compensation	3%
Health insurance	97%
Employees covered	298,813
Dependents covered	404,657

Claims business by volume

Administration claims paid . . . \$900,500,000

Clients

Total	248
Corporate	164
Association plans	4
Public/government entities	77
Union-sponsored plans	3

Staff

Total	497
Claims staff	411
Claims staff for self-insured clients	327

Parent: CBCA Inc.**Claims services since:** 1967.**Compensation:** Administration: PEPM.**Geographic areas served:** United States.**Officers:** George D. Pillari, CEO; Tucker Taylor, executive vp-sales and marketing; Barbra Rabinowitz, senior vp/general counsel; Jerry Murray, vp-finance and administration.**Contact:** Janice O'Brien, director-account management; 10900 Hampshire Ave. S., Minneapolis, Minn. 55438; 800-824-3882;
janice_o'brien@cbca.com.**CCS Holdings L.P.**

300 E. Royal Lane, Suite 200,
Irving, Texas 75039;
800-743-2231; fax: 800-743-3293
www.ccs Holdings.com

Property/Casualty**2004 revenues**

Total	\$6,200,000
Self-insured clients	\$6,000,000
Managed care	\$200,000
U.S. clients	100%
Claims administration	71.8%
Claims adjusting	25%
Other services	3.2%

bill review; medical cost containment services including pre-authorization, pre-certification, peer review services; PPO; PBM.

Claims business by type

General liability	0.2%

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Workers compensation 99.8%

Claims business by volume

Administration claims paid \$50,000,000

Claims adjusted 17,000

Clients

Total 10

Corporate 1

Public/government entities 9

Staff

Total 68

Claims staff 40

Claims staff for self-insured clients 40

Adjusters 40

Claims services since: 1996.**Compensation:** Administration: annualized flat fee; Adjusting: flat fee plus expenses; Auditing: annualized flat fee.**Geographic areas served:** United States, Latin America, Europe, Far East/Asia, Africa.**Officers:** Sheryl M. Roberts, chairman/CEO; Lisa M. McManus, president/COO; Barry Jones, executive vp.**Contact:** Sheryl M. Roberts; 800-743-2231, ext. 271; robers01@ccsholdings.com.**Cambridge Integrated Services Group Inc.**31500 Solon Road,
Solon, Ohio 44139;
877-785-3750; fax: 440-914-2591
www.cambridgeintegrated.com**Property/Casualty****2004 revenues**

Total \$218,000,000

Self-insured clients \$176,200,000

Managed care \$22,500,000

Other \$19,300,000

recovery services, special investigation services, structured settlement services, system services.

U.S. clients 94%

Non-U.S. clients 6%

Claims administration 79.1%

Claims adjusting 0.9%

Claims auditing 0.7%

Other services 19.3%

managed care, recovery services, special investigation services, structured settlement services, system services.

Claims business by type

Auto 8.9%

General liability 4.7%

Property damage 0.5%

Professional liability 13.9%

Workers compensation 43%

Construction 0.2%

Personal, reinsurance 28.8%

Claims business by volume

Administration claims paid ... \$2,827,000,000

Claims adjusted 3,800

Auditing projects conducted 60

Clients

Total 4,700

Corporate 4,619

Association plans 11

Public/government entities 69

Union-sponsored plans 1

Staff

Total 2,290

Claims staff 1,840

Parent: Scandent Group.**Claims services since:** 1950.**Compensation:** Administration: annual fee, flat fee, per claim, time and expense; Adjusting: per claim, time and expense; Auditing: flat fee, PEPM.**Geographic areas served:** United States, Canada, Europe, Far East/Asia.**Officers:** Chris Sinclair, executive chairman; Tracey Carragher, CEO; Robert Fechtmann, CFO.**Contact:** Tracy Mock, senior vp-marketing services; 9450 W. Bryn Mawr Ave., Suite 500, Rosemont, Ill. 60018; 847-928-3050; tracy_mock@cisgi.com.**Cannon Cochran Management Services Inc. dba CCMSI**Towne Centre Building, 2 E. Main St.,
Danville, Ill. 61832;
800-252-5059; fax: 217-443-0927
www.ccmsi.com**Employee Benefits & Property/Casualty****2004 revenues**

Total \$51,000,000

Self-insured clients \$43,299,000

Insurers \$561,000

Managed care \$2,040,000

Other \$5,100,000

accounting, loss control, marketing, underwriting.

U.S. clients 100%

Claims administration 85%

Other services 15%

accounting, claims services to insurers, excess placement, loss control, managed care, marketing, underwriting.

Claims business by type

Auto 1%

Disability 1%

Flex compensation 1%

General liability 20%

Ocean marine 5%

Property damage 1%

Professional liability 1%

Workers compensation 65%

Health insurance 5%

Claims business by volume

Administration claims paid ... \$478,196,504

Clients

Total 325

Corporate 164

Association plans 61

Multiemployer plans 3

Public/government entities 97

Staff

Total 610

Claims staff 430

Claims staff for self-insured clients 420

Adjusters 343

Claims services since: 1978.**Compensation:** Administration: annual fee, time and expense; Adjusting: per claim, time and expense.**Geographic areas served:** United States.**Officers:** G. Bryan Thomas, president/CEO;

Rodney Golden, secretary/COO; John E. Kluth II, treasurer/CFO.

Contact: Jim Paden, vp-marketing; 800-252-5059; jpaden@ccmsi.com.**Carl Warren & Co.**750 The City Drive,
Orange, Calif. 92868;
714-740-7999; fax: 714-740-7998
www.carlwarren.com**Property/Casualty****2004 revenues**

Total \$25,000,000

Self-insured clients \$20,000,000

Insurers \$5,000,000

U.S. clients 100%

Claims administration 60%

Claims adjusting 15%

Claims auditing 5%

Other services 20%

Claims business by type

Auto 30%

General liability 30%

Property damage 15%

Professional liability 10%

Workers compensation 2%

Construction 10%

Animal science, asbestos 3%

Claims business by volume

Administration claims paid ... \$100,000,000

Clients*

Total 610

Corporate 150

Association plans 10

Public/government entities 450

Staff*

Total 200

Claims staff 175

Claims staff for self-insured clients 175

Adjusters 175

Claims services since: 1944.**Compensation:** Administration: annual fee, flat fee, per claim, per hour, time and expense; Adjusting: annual fee, flat fee, per claim, per hour, time and expense; Auditing: per hour.**Geographic areas served:** United States.**Officers:** Caryn Siebert, president/CEO; Larry Hunt, executive vp; Thomas Boylan, finance director.**Contact:** Caryn Siebert;csiebert@carlwarren.com.

*Estimated.

Central Benefits Group716 Mount Airyshire Blvd.,
Columbus, Ohio 43235;
614-797-5200; fax: 614-797-5103
www.centralbenefits.com**Employee Benefits****2004 revenues**

Total \$51,496,580*

Self-insured clients \$39,125,098

Insurers \$1,297,000

Managed care \$9,570,482

Other \$1,504,000

Taft-Hartley administration.

U.S. clients 100%

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Claims administration 76%
 Other services 24%
 medical supplies and life products administration, managed care, Taft-Hartley administration.

Claims business by type

Disability 1%
 Flex compensation 1%
 Pensions 4%
 Health insurance 94%
 Employees covered 181,743
 Dependents covered 252,570

Claims business by volume

Administration claims paid \$702,089,454
 Claims adjusted 3,700,000

Clients

Total 298
 Corporate 271
 Association plans 3
 Multiemployer plans 5
 Public/government entities 18
 Union-sponsored plans 1

Staff**

Total 450
 Claims staff 182
 Claims staff for self-insured clients 158
 Adjusters 34

Parent: Central Benefits Mutual Insurance Co.**Claims services since:** 1938.**Compensation:** Administration: PEPM; Adjusting: PEPM; Auditing: PEPM.**Geographic areas served:** United States.**Officers:** John B. Reinhardt Jr., chairman/president; William C. Mechling, vp/secretary; Joseph H. Hoffman, vp/treasurer.**Contact:** Jim Morrison, director-communications.

*TPA business only. **Estimated.

Century Planners Administrators L.L.C./ Westport Benefits L.L.C.

9201 Watson Road,
 St. Louis, Mo. 63126;
 314-918-3550; fax: 314-918-3550
www.centuryplanners.com,
www.westportbenefits.net

Employee Benefits**2004 revenues**

Total \$14,400,000
 Self-insured clients \$12,240,000
 Insurers \$1,250,000
 Managed care \$800,000
 Other \$110,000
 consulting, office support.

U.S. clients 100%
 Claims administration 85%
 Other services 15%
 consulting, fully insured dental, office support.

Claims business by type

Disability 5%
 Flex compensation 10%
 Health insurance 85%
 Employees covered 147,600
 Dependents covered 221,400

Claims business by volume

Administration claims paid \$317,400,000

Clients

Total 128
 Corporate 107
 Multiemployer plans 2
 Multiemployer welfare plans 1
 Public/government entities 12
 Union-sponsored plans 6

Staff

Total 87
 Claims staff 37
 Claims staff for self-insured clients 27
 Adjusters 4

Claims services since: 1974.**Compensation:** Administration: PEPM.**Geographic areas served:** United States.**Officers:** Stephen H. Heck, president; Lesley A. Butler, vp-operations; William P. Carroll Jr., vp-sales and marketing.**Contact:** William P. Carroll Jr.;billc@centuryplanners.com.

Chaney Consulting Group Inc.

6060 Rockside Woods Blvd.,
 Suite 319,
 Cleveland, Ohio 44131;
 216-532-0170; fax: 216-532-0177
www.chaneyconsulting.com

Property/Casualty**2004 revenues**

Total \$2,000,000
 Self-insured clients \$1,800,000
 Other \$200,000
 disability management, unemployment.
 U.S. clients 100%
 Claims administration 90%
 Other services 10%
 management of insured tail claims, unemployment.

Claims business by type

Disability 5%
 Workers compensation 90%
 Unemployment 5%

Claims business by volume

Administration claims paid \$14,000,000

Clients

Total 45
 Corporate 42
 Public/government entities 3

Staff

Total 16
 Claims staff 13
 Claims staff for self-insured clients 13
 Adjusters 9

Claims services since: 1999.**Compensation:** Administration: annual fee; Adjusting: flat fee; Auditing: flat fee.**Geographic areas served:** United States.**Contact:** David E. Chaney, president;
dchaney@chaneyconsulting.com.

Chubb Services Corp.

15 Mountain View Road,
 Warren, N.J. 07059;
 908-903-7181; fax: 908-903-7187
www.chubbsservices.com

Property/Casualty**2004 revenues**

Total \$16,800,000
 Self-insured clients \$3,600,000

Insurers \$10,600,000
 Managed care \$1,800,000
 Other \$800,000
 disaster recovery services, loss control.

U.S. clients 100%
 Claims administration 16.1%
 Claims adjusting 5%
 Claims auditing 0.3%
 Other services 78.6%
 managed care services.

Claims business by type

Auto 10%
 General liability 45%
 Workers compensation 45%

Claims business by volume

Administration claims paid \$55,000,000
 Claims adjusted 22,000
 Auditing projects conducted 26

Clients

Total 137
 Corporate 128
 Association plans 4
 Public/government entities 5

Staff

Total 142
 Claims staff 45
 Claims staff for self-insured clients 45
 Adjusters 45

Parent: Chubb Corp.**Claims services since:** 1991.**Compensation:** Administration: annual fee, flat fee; Adjusting: annual fee, per claim, time and expense; Auditing: flat fee, time and expense.**Geographic areas served:** United States.**Officers:** Robert Santoro, managing senior vp; Kenneth Nietzer, vp-claims and operations; Sam Lee, vp-loss control.**Contact:** Kenneth Nietzer; 908-903-7003;
knietzer@chubb.com.

Claims Direct Access

8722 S. 300 W.,
 Sandy, Utah 84070;
 801-304-5030; fax: 801-304-5536
www.primeis.com

Property/Casualty**2004 revenues**

Total \$744,740
 Self-insured clients \$744,740
 U.S. clients 95.6%
 Non-U.S. clients 4.4%
 Claims administration 70%
 Claims adjusting 20%
 Claims auditing 10%

Claims business by type

Auto 45%
 General liability 25%
 Inland marine 5%
 Property damage 15%
 Professional liability 10%

Claims business by volume

Administration claims paid \$9,350,000
 Claims adjusted 350
 Auditing projects conducted 1

Clients

Total 9
 Corporate 1

Continued on next page

Continued from previous page

Association plans 8

Staff

Total 73

Claims staff 11

Adjusters 8

Parent: The Prime Insurance Syndicate Inc.**Claims services since:** 1990.**Compensation:** Administration: flat fee, per claim; Adjusting: flat fee, per claim, per hour; Auditing: flat fee, per claim, per hour.**Geographic areas served:** United States, Canada.**Officers:** Rick J. Lindsey, CFO; Edward B. Paulsen, secretary/COO; Mark L. Fisher, vp/general counsel.**Contact:** Mark L. Fisher, markf@primeis.com; Doug Murray, claims manager, dougmu@primeis.com.**Claims Management Services Inc.**P.O. Box 1447,
Roswell, Ga. 30077-1447;
770-998-7411; fax: 770-642-7165**Property/Casualty****2004 revenues**

Total \$7,000,000

Self-insured clients \$2,000,000

Insurers \$5,000,000

U.S. clients 100%

Claims administration 28%

Other services 72%

claims services to insurers.

Claims business by type

Auto 15.3%

General liability 22.2%

Workers compensation 62.5%

Claims business by volume

Administration claims paid \$15,000,000

Clients

Total 37

Corporate 27

Association plans 1

Public/government entities 9

Staff

Total 74

Claims staff 66

Claims staff for self-insured clients 14

Adjusters 53

Claims services since: 1984.**Compensation:** Administration: annual fee; Adjusting: per claim, percentage of premium.**Geographic areas served:** United States.**Officers:** Gene L. Jones, president; Neill G. Stevens, senior vp/secretary/treasurer; Barry J. Lamanno, vp.**Contact:** Barry J. Lamanno;
blamanno@claimsmgmtservices.com.**Companion Third Party
Administrators L.L.C.**P.O. Box 100159,
Columbia, S.C. 29202-3159;
800-845-2724; fax: 803-865-2496
www.companiongroup.com**Property/Casualty****2004 revenues***

Total \$5,000,000

Self-insured clients \$4,000,000

Managed care \$1,000,000

U.S. clients 100%

Claims administration 10%

Claims adjusting 70%

Other services 20%

actuarial services, bill review, loss prevention,
nurse case management.**Claims business by type**

Auto 15%

General liability 20%

Property damage 5%

Workers compensation 60%

Claims business by volume

Administration claims paid \$25,000,000*

Claims adjusted 4,600*

Clients

Total 8

Corporate 1

Association plans 3

Public/government entities 4

Staff

Total 30

Claims staff 27

Claims staff for self-insured clients 27

Adjusters 27

Parent: Companion Property & Casualty Insurance Co.**Claims services since:** 1999.**Compensation:** Administration: annual fee;
Adjusting: annual fee; Auditing: flat fee.**Geographic areas served:** United States.**Officers:** Charles Potok, president; Curtis Stewart, vp/CFO; Laura Robinson, vp-claims.**Contact:** Kevin M. Elmore, director-marketing
and administration;
kevin.elmore@companiongroup.com.

*Estimated.

CompManagement Inc.6377 Emerald Parkway,
Dublin, Ohio 43016;
614-766-5223; fax: 614-766-6888
www.compmt.com**Employee Benefits & Property/Casualty****2004 revenues**

Total \$120,000,000

Self-insured clients \$76,000,000

Insurers \$1,000,000*

Managed care \$12,000,000

Other \$31,000,000

consulting services, disability services, Ohio
State Fund managed care services.

U.S. clients 100%

Claims administration 64%

Claims adjusting 1%

Claims auditing 1%

Other services 34%

consulting services, disability services, Ohio
State Fund managed care services.**Claims business by type**

Auto 2%

Disability 1%

General liability 6%

Property damage 2%

Professional liability 8%

Workers compensation 81%

Clients

Total 280

Corporate 230

Association plans 5

Public/government entities 45

Staff

Total 1,300

Claims staff 703

Claims staff for self-insured clients 477

Adjusters 285

Parent: Security Capital.**Claims services since:** 1984.**Compensation:** Administration: flat fee; Adjusting: per claim; Auditing: per claim.**Geographic areas served:** United States.**Officers:** Robert J. Bossart, CEO; Jonathan R. Wagner, president; Richard T. Kurth, executive vp.**Contact:** Jonathan R. Wagner; 800-825-6755;
wagnerj@compmt.com.

*Estimated.

**Constitution State Services
Limited Liability Co.**1 Tower Square (10GS),
Hartford, Conn. 06183;
860-277-8500; fax: 860-277-2558
www.constitution-state.com**Property/Casualty****2004 revenues**

Total \$107,000,000

Self-insured clients \$50,000,000

Insurers \$57,000,000

U.S. clients 100%

Claims administration 47%

Other services 53%

Claims business by type

Auto 12%

General liability 13%

Property damage 10%

Workers compensation 65%

Clients

Total 488

Corporate 468

Public/government entities 20

Staff

Total 4,000*

Parent: St. Paul Travelers Cos. Inc.**Claims services since:** 1980.**Compensation:** Administration: per claim.**Geographic areas served:** United States.**Officers:** John J. Albano, chairman; John R. Gorecki, CEO; Andrew J. Apicella, president.

*Estimated.

CoreSource Inc.400 Field Drive,
Lake Forest, Ill. 60045;
847-604-9200; fax: 847-615-3900
www.coresource.com**Employee Benefits****2004 revenues**

Total \$197,000,000

Self-insured clients \$157,600,000

Managed care \$7,880,000

Other \$31,520,000

Continued on next page

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consulting, data services, fraud, plan design, subrogation.

U.S. clients	100%
Claims administration	75%
Claims adjusting	4%
Claims auditing	1%
Other services	20%

consulting, data services, fraud, managed care, plan design, subrogation.

Claims business by type

Disability	5%
Flex compensation	15%
Health insurance	80%
Employees covered	3,232,441
Dependents covered	4,848,661

Claims business by volume

Administration claims paid	\$3,385,704,527
Claims adjusted	623,783
Auditing projects conducted	155,946

Clients

Total	1,745
Corporate	1,545
Association plans	27
Public/government entities	173

Staff

Total	1,692
Claims staff	1,357

Parent: Trustmark Insurance Co. Inc.**Claims services since:** 1975.**Compensation:** Administration: PEPM.**Geographic areas served:** United States.**Officers:** Mark Schmidt, president; David Bergman, senior vp/CFO; Jerry Castellone, senior vp; Paul Lotharius, COO.**Contact:** Mark W. Schmidt;
mschmidt@coresource.com.**Corporate Benefit Services of America Inc.**400 Highway 169 S., Suite 800,
Minneapolis, Minn. 55426-1141;
800-925-2272; fax: 952-593-3768
www.cbsainc.com**Employee Benefits****2004 revenues**

Total	\$48,223,000
Self-insured clients	\$28,263,000
Insurers	\$9,809,000
Managed care	\$9,345,000
Other	\$806,000

flexible benefits.

U.S. clients	100%
Claims administration	60%
Other services	40%

back office services, claims services to insurers, flexible benefits, managed care.

Claims business by type

Flex compensation	4%
Health insurance	96%
Employees covered	175,000
Dependents covered	225,000

Claims business by volume

Administration claims paid	\$430,000,000

Clients

Total	661
Corporate	608
Multiemployer welfare plans	3

Public/government entities	50

Staff

Total	488
Claims staff	42*
Claims staff for self-insured clients	33*
Adjusters	4

Parent: CBSA Acquisition Co.**Claims services since:** 1975.**Compensation:** Administration: PEPM.**Geographic areas served:** United States.**Officers:** Phil Christianson, president/CEO; Ralph Wolf, CFO; Keith Bushardt, chief sales and marketing officer.**Contact:** Dave Parker, senior vp-sales and marketing; 813-286-1123, ext. 2100;
dparker@cbsainc.com.

*Includes examiners only.

Corporate Systems Administration Inc.4722 Lake Park Drive,
Johnson City, Tenn. 37615;
423-282-3420; fax: 423-283-8834
www.csabenefits.com**Employee Benefits & Property/Casualty****2004 revenues**

Total	\$8,724,783
Self-insured clients	\$6,979,827
Managed care	\$523,487
Other	\$1,221,469

fully insured products, life, stop loss.

U.S. clients	100%
Claims administration	80%
Other services	20%

Claims business by type

Disability	6%
Flex compensation	10%
Life	4%
Health insurance	80%
Employees covered	28,153
Dependents covered	42,500

Claims business by volume

Administration claims paid	\$93,000,000

Clients

Total	116
Corporate	93
Multiemployer welfare plans	1
Public/government entities	22

Staff

Total	62
Claims staff	46
Claims staff for self-insured clients	45
Adjusters	18

Claims services since: 1980.**Compensation:** Administration: PEPM.**Geographic areas served:** United States.**Officers:** Thomas H. Repass, CEO; Paul Knapp, president; Pamela S. Albert, executive vp.**Contact:** Thomas H. Repass.**Crawford & Co.**5620 Glenridge Drive,
Atlanta, Ga. 30342;
800-241-2541; fax: 404-845-3142
www.crawfordandcompany.com**Property/Casualty****2004 revenues***

Total	\$703,700,000
Self-insured clients	\$93,300,000
Insurers	\$473,800,000
Managed care	\$43,000,000
Other	\$93,600,000

class action, claim intake, managed care services for insurers.

U.S. clients	65%
Non-U.S. clients	35%
Claims administration	13%
Other services	87%

Claims business by type

Auto	10%
General liability	8%
Workers compensation	38%
Supervision and outside work on above files, annual fee arrangements	44%

Claims business by volume

Administration claims paid	\$1,874,000,000
Claims adjusted	173,000

Clients

Total	625
Corporate	576
Association plans	7
Public/government entities	42

Staff

Total	3,894
Claims staff	1,815
Claims staff for self-insured clients	878
Adjusters	1,337

Claims services since: 1941.**Compensation:** Administration: per claim; Adjusting: per claim; Auditing: time and expense.**Geographic areas served:** United States, Mexico, Canada, Latin America, Europe, Middle East, Far East/Asia, Africa.**Officers:** Thomas W. Crawford, CEO; Jeffrey T. Bowman, president-international operations; John Giblin, CFO.**Contact:** Kara Grady, director-marketing;
kara_grady@us.crawco.com.

*Estimated.

E**The EPOCH Group L.C.**10795 Watson Road,
St. Louis, Mo. 63127;
314-821-3957; fax: 314-821-3746
www.epochgrp.com**Employee Benefits****2004 revenues**

Total	\$29,750,000
Self-insured clients	\$27,250,000
Managed care	\$2,500,000
U.S. clients	100%
Claims administration	91%
Other services	9%

Claims business by type

Flex compensation	2%
Health insurance	98%
Employees covered	120,000
Dependents covered	250,000

Claims business by volume

Continued on next page

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Administration claims paid . . . \$525,000,000

Clients

Total . . . 313

Corporate . . . 295

Association plans . . . 1

Multiemployer plans . . . 7

Public/government entities . . . 10

Staff

Total . . . 380

Claims staff . . . 320

Claims staff for self-insured clients . . . 320

Adjusters . . . 65

Parent: Blue Cross Blue Shield of Missouri and Blue Cross Blue Shield of Kansas City.**Claims services since:** 1978.**Compensation:** Administration: PEPM.**Geographic areas served:** United States.**Contact:** Thomas A. Sax, president/CEO; 314-822-6104; tasax@epochgrp.com.**ESIS Inc.**1601 Chestnut St.,
Philadelphia, Pa. 19103;
215-640-1056; fax: 215-640-5556
www.esis.com**Property/Casualty****2004 revenues**

Total . . . \$386,300,000

Self-insured clients . . . \$198,300,000

Insurers . . . \$11,100,000

Managed care . . . \$140,300,000

Other . . . \$36,600,000

loss control, RMIS, subrogation.

U.S. clients . . . 91%

Non-U.S. clients . . . 9%

Claims administration . . . 51%

Claims adjusting . . . 1%*

Claims auditing . . . 1%*

Other services . . . 47%

loss control, managed care, RMIS, subrogation.

Claims business by type

Auto . . . 10%

Disability . . . 3%

General liability . . . 10%

Inland marine . . . 0.5%

Professional liability . . . 0.5%

Workers compensation . . . 72%

Business interruption . . . 0.5%

Construction . . . 0.5%

Catastrophe services . . . 3%

Claims business by volume

Administration claims paid . . . \$2,300,000,000

Clients

Total . . . 685

Corporate . . . 669

Association plans . . . 1

Public/government entities . . . 15

Staff

Total . . . 1,709

Claims staff . . . 1,399

Claims staff for self-insured clients . . . 1,179

Adjusters . . . 854

Parent: ACE Ltd.**Claims services since:** 1953.**Compensation:** Administration: annual fee, flat fee, per claim, per hour, time and expense, by account; Adjusting: per claim; Auditing: per

audit/per day/per hour.

Geographic areas served: United States, Canada.**Officers:** Ed Troy, president; Dave Patterson, executive vp-claims; John Cummings, senior vp-client services.**Contact:** John Ryan, senior vp-marketing;john.ryan2@esis.com.

*Estimated.

Employee Benefit Management Corp.4789 Rings Road,
Dublin, Ohio 43017;
614-766-5800; fax: 614-766-0901
www.ebmconline.com**Employee Benefits****2004 revenues**

Total . . . \$11,000,000

Self-insured clients . . . \$7,600,000

Insurers . . . \$1,400,000

Managed care . . . \$1,500,000

Other . . . \$500,000

COBRA, flex, pension.

U.S. clients . . . 100%

Claims administration . . . 69%

Other services . . . 31%

commission, COBRA, flex, pension.

Claims business by type

Flex compensation . . . 5%

Health insurance . . . 95%

Employees covered . . . 37,000

Dependents covered . . . 97,000

Claims business by volume

Administration claims paid . . . \$250,000,000

Claims adjusted . . . 930,000

Clients

Total . . . 54

Corporate . . . 50

Multiemployer welfare plans . . . 3

Public/government entities . . . 1

Staff

Total . . . 147

Claims staff . . . 40

Claims services since: 1979.**Compensation:** Administration: PEPM.**Geographic areas served:** United States.**Contact:** Thomas C. Jack, president.**Engle Martin Claims Administrative Services**750 Hammond Drive, Building 15,
Atlanta, Ga. 30328;
888-239-7872; fax: 678-553-3820
www.englemartin.com**Property/Casualty****2004 revenues**

Total . . . \$5,100,000

Self-insured clients . . . \$1,250,000

Insurers . . . \$3,750,000

Other . . . \$100,000

auditing, consulting.

U.S. clients . . . 95%

Non-U.S. clients . . . 5%

Claims administration . . . 24%

Claims auditing . . . 1%

Other services . . . 75%

Claims business by type

Auto . . . 5%

General liability . . . 45%

Inland marine . . . 5%

Property damage . . . 15%

Professional liability . . . 25%

Construction . . . 5%

Claims business by volume

Administration claims paid . . . \$16,100,000

Auditing projects conducted . . . 25

Clients

Total . . . 255

Corporate . . . 150

Association plans . . . 5

Public/government entities . . . 100

Staff

Total . . . 43

Claims staff . . . 31

Claims staff for self-insured clients . . . 13

Adjusters . . . 31

Parent: Engle Martin & Associates Inc.**Claims services since:** 1997.**Compensation:** Administration: flat fee; Adjusting: time and expense; Auditing: time and expense.**Geographic areas served:** United States.**Officers:** Kevin L. Engle, president; W. Todd

Evans, vp; C. Bruce Capps, COO.

Contact: W. Todd Evans;tevans@englemartin.com.**Essential Services & Programs L.L.C.**45 Crossways Park Drive,
P.O. Box 9017,
Westbury, N.Y. 11797;
516-773-8652; fax: 516-487-0498
www.essentialsp.com**Property/Casualty****2004 revenues**

Total . . . \$1,500,000

Self-insured clients . . . \$500,000

Insurers . . . \$1,000,000

U.S. clients . . . 100%

Claims administration . . . 20%

Claims adjusting . . . 14%

Other services . . . 66%

claims auditing.

Claims business by type

Auto . . . 30%

General liability . . . 40%

Workers compensation . . . 30%

Claims business by volume

Administration claims paid . . . \$6,000,000

Claims adjusted . . . 500

Auditing projects conducted . . . 9

Clients

Total . . . 130

Corporate . . . 100

Association plans . . . 30

Staff

Total . . . 15

The 2005 chart of the largest claims administrators is available by contacting the Crain Information Center at biorders@crain.com.

Continued on next page

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Claims staff	10
Claims staff for self-insured clients	5
Adjusters	15

Claims services since: 1989.**Compensation:** Administration: annual fee, time and expense; Adjusting: annual fee, per claim, per hour, time and expense; Auditing: flat fee, per hour, time and expense.**Geographic areas served:** United States.**Officers:** Gary Ricker, president; Glenn Feminella, executive vp.

F

F.A. Richard & Associates Inc. dba FARA

1625 W. Causeway Approach,
Mandeville, La. 70471;
985-624-8383; fax: 985-624-8489
www.fara.com

Employee Benefits & Property/Casualty

2004 revenues

Total	\$45,723,000
Self-insured clients	\$17,552,000
Insurers	\$9,690,000
Managed care	\$9,822,000
Other	\$8,659,000
information technologies, risk control, special investigations unit.	
U.S. clients	98%
Non-U.S. clients	2%
Claims administration	35%
Claims adjusting	1%
Claims auditing	1%
Other services	62%

Claims business by type

Auto	5%
General liability	3%
Inland marine	1%
Ocean marine	4%
Property damage	2%
Professional liability	1%
Workers compensation	42%
Construction	2%
Health insurance	40%

Claims business by volume

Administration claims paid	\$515,000,000

Clients

Total	200
Corporate	140
Public/government entities	60

Staff

Total	491
Claims staff	231

Claims services since: 1978.**Compensation:** Administration: annual fee, flat fee, per claim, per hour, PEPM, time and expense; Adjusting: flat fee, per claim, per hour, time and expense; Auditing: flat fee, per claim, time and expense.**Geographic areas served:** United States.**Officers:** M. Todd Richard, president/CEO; Reed A. Bell, COO; Dan J. Clark, senior vp.**Contact:** Eric Knudsen, national sales manager.

First Administrators Inc.

512 Main St., Suite 200,
P.O. Box 8150,
Rapid City, S.D. 57709-8150;
605-343-2509; fax: 605-343-7054
www.firstadministrators.com

Employee Benefits

2004 revenues

Total	\$14,500,000
Self-insured clients	\$14,130,000
Other	\$370,000
interest, investments.	

U.S. clients	100%
Claims administration	97%
Other services	3%

Claims business by type

Flex compensation	5%
Health insurance	95%
Employees covered	58,572
Dependents covered	67,802

Claims business by volume

Administration claims paid	\$325,000,000

Clients

Total	155
Corporate	114
Public/government entities	41

Staff

Total	157

Parent: Wellmark Inc.**Claims services since:** 1983.**Compensation:** Administration: PEPM.**Geographic areas served:** United States.**Officers:** Joseph D. Dobbs, president/CEO.

Fiserv Health Inc.*

6160 Summit Drive, Suite 500,
Minneapolis, Minn. 55430;
763-549-3350; fax: 763-549-3368
www.fiservhealth.com

Employee Benefits

2004 revenues

Total	\$326,000,000
Self-insured clients	\$282,000,000
Insurers	\$17,000,000
Managed care	\$13,000,000
Other	\$14,000,000

COBRA, disability, flexible spending accounts, HIPAA compliance, PPO shared savings, payment recoveries, prescription drugs, stop-loss commissions, subrogation, vision programs.

U.S. clients	99.8%
Non-U.S. clients	0.2%
Claims administration	86.5%
Other services	13.5%

COBRA, disability, flexible spending accounts, fully insured claims administration, HIPAA compliance, implementation fees, PPO shared savings, payment recoveries, prescription drugs, stop-loss commissions, subrogation, vision programs.

Claims business by type

Disability	1%
Flex compensation	2.5%
Health insurance	96.5%
Employees covered	1,860,000
Dependents covered	3,000,000

Claims business by volume

Administration claims paid ...	\$7,000,000,000

Clients

Total	998
Corporate	891
Association plans	1
Multiemployer plans	2
Public/government entities	94
Union-sponsored plans	10

Staff

Total	3,257
Claims staff	1,335
Claims staff for self-insured clients	1,215
Adjusters	424

Parent: Fiserv Inc.**Claims services since:** 1954.****Compensation:** Administration: PEPM.**Geographic areas served:** United States.

Officers: James Cox, president/CEO; Jay Anliker, president-Wausau Benefits Inc.; Jeff Mills, president-Harrington Benefit Services Inc.; Jim Petrich, president-Fiserv Health-Kansas & Tennessee; Omar Rodriguez, president-Benefit Planners Ltd. L.L.P.; Andrew Thompson, president-Benesight Inc.

Contact: Bill Howard, executive vp-marketing; 4860 Cox Road, Suite 200, Glen Allen, Va. 23060; 804-217-8369;

bhoward@fiservhealth.com.

*Includes Benefit Planners Ltd. L.L.P., Benesight Inc., Fiserv Health-Kansas & Tennessee, Harrington Benefit Services Inc. and Wausau Benefits Inc.

**Year claims service began is the year the first subsidiary began offering services.

The Frank Gates Cos. Inc.

5000 Bradenton Ave.,
Dublin, Ohio 43017;
800-777-4283; fax: 614-791-7650
www.frankgates.com

Property/Casualty

2004 revenues

Total	\$144,000,000
Self-insured clients	\$53,000,000
Insurers	\$65,000,000
Managed care	\$8,000,000
Other	\$18,000,000

alternative risk financing, auto, general and property liability claim services, claims administration for clients in exclusive fund states, group programs, group rating programs, hearing representation, maritime and longshore (USL&H claims), medical case management, Web-based claims reporting and claims management software.

U.S. clients	100%
Claims administration	29%
Claims adjusting	8%
Claims auditing	1%
Other services	62%

alternative risk financing, auto, general and property liability claim services, claims administration for clients in exclusive fund states, group programs, group rating programs, hearing representation, maritime and longshore (USL&H claims), medical case management, Web-based claims reporting and claims management software.

Claims business by type

Auto	5%
General liability	7%

Continued on next page

Continued from previous page

Inland marine	1%
Ocean marine	4%
Property damage	5%
Professional liability	1%
Workers compensation	77%

Claims business by volume

Administration claims paid	\$238,000,000
Claims adjusted	55,100
Auditing projects conducted	28

Clients

Total	480
Corporate	365
Association plans	100
Public/government entities	15

Staff

Total	1,550

Claims services since: 1946.

Compensation: Administration: flat fee, per claim, time and expense; Adjusting: flat fee, per claim, time and expense; Auditing: flat fee, per claim, time and expense.

Geographic areas served: United States.

Officers: Niles C. Overly, chairman/CEO; Robinson M. Overly, president; Luke McCormick, executive vp/secretary.

Contact: Brenda Proctor, vp-marketing and communications; bproctor@frankgates.com.

Fringe Benefits Management Co.

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

Employee Benefits**2004 revenues**

Total	\$31,147,699
Self-insured clients	\$21,242,332
Insurers	\$1,377,706
Other	\$8,527,661

commissions from voluntary benefits.

U.S. clients	100%
Claims administration	63.8%
Claims adjusting	4.4%
Other services	31.8%

Claims business by type

Flex compensation	79%
Life	0.3%
Health insurance	20.7%
Employees covered	20,193
Dependents covered	34,933

Claims business by volume

Administration claims paid	\$296,697,165

Clients

Total	113
Corporate	46
Association plans	2
Public/government entities	63
Union-sponsored plans	2

Staff

Total	335
Claims staff	46
Claims staff for self-insured clients	46
Adjusters	6

Claims services since: 1986.**Compensation:** Administration: PEPM, per par-

ticipant per month.

Geographic areas served: United States.

Officers: Mike Sheridan, chairman; Lorraine Ritch, president; Debra Tougas, senior vp/CFO.

Contact: Darryl Beacher, vp-marketing;
dbeacher@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**2004 revenues**

Total	\$399,106,000
Self-insured clients	\$56,508,000
Insurers	\$282,102,000
Managed care	\$20,313,000
Other	\$40,183,000

accident reconstruction, engineering, failure analysis, fire investigation, testing.

U.S. clients	54%
Non-U.S. clients	46%
Claims administration	14.1%
Other services	85.9%

claims services for insurers, accident reconstruction, engineering, failure analysis, fire investigation, testing.

Claims business by type

Auto	6.6%
General liability	12%
Property damage	2.5%
Workers compensation	66.9%
Managed care services	12%

Claims business by volume

Administration claims paid	\$748,000,000
Claims adjusted	134,000

Clients

Total	299
Corporate	216
Association plans	64
Public/government entities	19

Staff

Total	3,647
Claims staff	3,208
Claims staff for self-insured clients	357
Adjusters	2,188

Parent: GAB Robins North America Inc. and Robins Expertise B.V.

Claims services since: 1872.

Compensation: Administration: per claim, time and expense; Adjusting: per claim, time and expense; Auditing: per claim, time and expense.

Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Middle East, Far East/Asia, Africa.

Officers: Jun Tsusaka, chairman-global operations, GAB Robins Group of Cos. Joseph M. Zubretsky, president/CEO-GAB Robins Group of Cos.; Dennis McGill, executive vp/CFO-GAB Robins Group of Cos.

Contact: Jean Neufeld, manager-corporate communications; 973-993-3524;
neufeldj@gabrobins.com.

Gallagher Bassett Services Inc.

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

Employee Benefits & Property/Casualty**2004 revenues***

Total	\$373,000,000
Self-insured clients	\$339,000,000
Managed care	\$21,000,000
Other	\$13,000,000

appraisals, claims software, loss control.

U.S. clients	89%
Non-U.S. clients	11%
Claims administration	91%
Other services	9%

appraisals, claims software, loss control, managed care.

Claims business by type

Auto	13%
General liability	12%
Property damage	2%
Professional liability	4%
Workers compensation	57%
Health insurance	12%

Claims business by volume

Administration claims paid	\$4,041,000,000

Clients

Total	2,774
Corporate	1,951
Association plans	102
Public/government entities	721

Staff

Total	3,300

Parent: Arthur J. Gallagher & Co.**Claims services since:** 1962.

Compensation: Administration: annual fee, per claim, PEPM, time and expense.

Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Middle East, Far East/Asia, Africa.

Officers: Richard McKenna, president; Rob Mason, CFO; Emil Bravo, executive vp.

Contact: Emil Bravo; 630-285-3415;
emil_bravo@gbtpa.com.

*Estimated.

GatesMcDonald

215 N. Front St.,
Columbus, Ohio 43215;
800-336-4733; fax: 877-202-7526
www.gatesmcdonald.com

Employee Benefits & Property/Casualty**2004 revenues**

Total	\$69,500,000
Self-insured clients	\$26,900,000
Insurers	\$21,200,000
Managed care	\$15,500,000
Other	\$5,900,000

absence management, FMLA administration.

U.S. clients	100%
Claims administration	38.7%
Other services	61.3%

absence management, fraud abatement, FMLA administration.

Claims business by type

Auto	0.1%

Continued on next page

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Disability	4%
General liability	0.4%
Workers compensation	95.5%

Claims business by volume

Administration claims paid	\$160,800,000

Clients

Total	257
Corporate	241
Public/government entities	16

Staff

Total	701
Claims staff	238
Claims staff for self-insured clients	121

Parent: Nationwide.**Claims services since:** 1929.**Compensation:** Administration: per claim.**Geographic areas served:** United States.**Officers:** Donna James, president/COO; Bill

Evans, CFO; Bill Polston, vp-operations.

Contact: Kate Gaynor, vp-sales and marketing; gaynork@nationwide.com.**Gilsbar Inc.**

2100 Covington Centre,
Covington, La. 70433;
800-445-7227; fax: 985-871-1809
www.gilsbar.com

Employee Benefits**2004 revenues**

Total	\$26,500,000
Self-insured clients	\$10,900,000
Insurers	\$7,600,000
Managed care	\$2,000,000
Other	\$6,000,000
financial services, managed care for insurers, professional liability administration.	
U.S. clients	100%
Claims administration	42%
Other services	58%
financial services, managed care for insurers, professional liability administration.	

U.S. clients	100%
Claims administration	42%
Other services	58%
financial services, managed care for insurers, professional liability administration.	

Claims business by type

Health insurance	100%
Employees covered	58,984
Dependents covered	88,476

Claims business by volume

Administration claims paid	\$750,000,000

Clients

Total	147
Corporate	133
Public/government entities	14

Staff

Total	314
Claims staff	119
Claims staff for self-insured clients	96

Claims services since: 1959.**Compensation:** Administration: PEPM.**Geographic areas served:** United States.**Officers:** Hank Miltenberger, president/CEO;

Harold Aucoin, senior vp/COO/CFO; Maureen

Fields, vp-sales and marketing.

Contact: Sara Burns, corporate communica-
tions coordinator; sburns@gilsbar.com.

The schedule of the upcoming 2006 *Business Insurance* online directories and charts is available on page 6.

Group Benefit Services Inc.

1736 E. Sunshine, Suite 200,
Springfield, Mo. 65804;
417-883-8088; fax: 417-883-8261
www.gbsitpa.com

Employee Benefits**2004 revenues**

Total	\$1,500,000
Self-insured clients	\$1,245,000
Other	\$255,000

consulting.

Claims administration

Claims adjusting

Claims auditing

Other services

consulting.

Claims business by type

Health insurance

Employees covered

Dependents covered

Claims business by volume

Administration claims paid	\$40,000,000*

Clients

Total	100
Corporate	9
Association plans	11
Multiemployer plans	17
Multiemployer welfare plans	3
Public/government entities	53
Union-sponsored plans	7

Staff

Total	18
Claims staff for self-insured clients	7

Claims services since: 1998.

Compensation: Administration: PEPM.

Geographic areas served: United States.

Officers: James M. Deren, president; Terry

Thomson, vp.

Contact: Terry Thomson; terry@gbsitpa.com.

*Estimated.

H

HCH Administration Inc.

209 W. RB Garrett Ave.,
Peoria, Ill. 61605;
309-673-7330; fax: 309-673-7369
www.hchadmin.com

Employee Benefits

2004 revenues

Total	\$10,600,000
Self-insured clients	\$6,938,840
Managed care	\$273,780
Other	\$3,387,380

brokerage, COBRA, consulting, flex spending,

pharmacy, Taft-Hartley.

U.S. clients

Claims administration

Other services

brokerage, COBRA, consulting, flex spending,

pharmacy, Taft-Hartley.

Claims business by type

Flex compensation

COBRA, utilization review

Health insurance

Employees covered

Dependents covered

Claims business by volume

Administration claims paid	\$263,794,000

Clients

Total	123
Corporate	94
Multiemployer plans	3
Public/government entities	26

Staff

Total	148
Claims staff for self-insured clients	62
Adjusters	36

Parent: Health Care Horizons of Illinois Inc.

Compensation: Administration: PEPM.

Geographic areas served: United States.

Officers: James Stevenson, president; Paul

Wann, executive vp-operations; Patti Thornton,

vp-claims.

Contact: John Velde, executive vp-sales; 309-

282-1261; jvelde@hchadmin.com.

Health Design Plus

1755 Georgetown Road,
Hudson, Ohio 44236;
330-656-1072; fax: 330-656-9387
www.hdplus.com

Employee Benefits

2004 revenues

Total	\$10,400,000
Self-insured clients	\$7,500,000
Managed care	\$2,500,000
Other	\$400,000

disease management, maternity management.

U.S. clients

Claims administration

Other services

disease management, maternity management.

Claims business by type

Flex compensation

Health insurance

Employees covered

Dependents covered

Claims business by volume

Administration claims paid	\$197,000,000

Clients

Total	10
Corporate	10

Staff

Total	108
Claims staff	45
Claims staff for self-insured clients	45

Claims services since: 1996.

Compensation: Administration: PEPM.

Geographic areas served: United States.

Officers: M. Ruth Coleman, president/CEO;

Louis Castellano, CFO; Bill Coleman, secretary.

Contact: Adam Axcell, senior vp-market devel-
opment; axcell@hdplus.com.

Health Plans Inc.

1500 W. Park Drive, Suite 330,
Westborough, Mass. 01581;
508-752-2480; fax: 508-754-9664
www.healthplansinc.com

Employee Benefits

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2004 revenues

Total	\$7,500,000
Self-insured clients	\$5,200,000
Insurers	\$100,000
Managed care	\$1,500,000
Other	\$700,000

brokerage fees, general services.

U.S. clients	100%
Claims administration	69%
Other services	31%

claims services for insurers, managed care.

Claims business by type

Flex compensation	1%
Health insurance	99%
Employees covered	43,900
Dependents covered	35,700

Claims business by volume

Administration claims paid	\$120,000,000

Clients

Total	225
Corporate	193
Association plans	2
Multiemployer plans	4
Multiemployer welfare plans	2
Public/government entities	4
Union-sponsored plans	20

Staff

Total	105
Claims staff	25
Claims staff for self-insured clients	25

Claims services since: 1981.**Compensation:** Administration: PEPM.**Geographic areas served:** United States.**Officers:** William R. Breidenbach, president; Deborah Hodges, vp.**HealthPlan Holdings Inc.**

3501 E. Frontage Road,
Tampa, Fla. 33607;
813-289-1000; fax: 813-286-7197
www.healthplan.com

Employee Benefits**2004 revenues**

Total	\$100,000,000
Self-insured clients	\$35,000,000
Insurers	\$6,400,000
Managed care	\$1,000,000
Other	\$57,600,000

administration, billing, commissions, eligibility, payroll audit, pension administration, quoting, sales, underwriting, vacation administration.

U.S. clients	99%
Non-U.S. clients	1%
Claims administration	35%
Other services	65%

Claims business by type

Disability	5%
Life	1%
Health insurance	94%
Employees covered	294,906
Dependents covered	265,398

Claims business by volume

Administration claims paid	\$350,000,000

Clients

Total	263
Corporate	235

Association plans	2
Multiemployer plans	23
Public/government entities	3

Staff

Total	940
Claims staff	277
Claims staff for self-insured clients	167

Claims services since: 1951.**Compensation:** Administration: PEPM, percentage of premium.**Geographic areas served:** United States, Latin America.**Officers:** Jeffery W. Bak, president/CEO; Arthur T. Schultz, COO; Steven V. Hulslander, executive vp/chief information officer.**Contact:** Jeffery W. Bak, jbak@healthplan.com; Arthur T. Schultz, aschultz@healthplan.com; Steven V. Hulslander, shulslander@healthplan.com.**Helmsman Management Services L.L.C.**

9 Riverside Road,
Weston, Mass. 02493;
781-891-8900; fax: 781-736-0256
www.helmsmantpa.com

Property/Casualty**2004 revenues**

Total	\$110,000,000
Self-insured clients	\$66,000,000
Insurers	\$22,000,000
Managed care	\$9,000,000
Other	\$13,000,000

loss prevention, RMIS.

U.S. clients	99%
Non-U.S. clients	1%
Claims administration	60%
Claims auditing	1%
Other services	39%

claims services to insurers, loss prevention, managed care, RMIS.

Claims business by type

Auto	23%
General liability	14%
Workers compensation	63%

Claims business by volume

Administration claims paid	\$1,180,000,000
Claims adjusted	168,000
Auditing projects conducted	2

Clients

Total	335
Corporate	333
Public/government entities	2

Staff

Total	750
Claims staff	650

Parent: Liberty Mutual Insurance Co.**Claims services since:** 1983.**Compensation:** Administration: flat fee; Adjusting: per claim; Auditing: time and expense.**Geographic areas served:** United States.**Officers:** Gary Gregg, chairman; David Long, president; Peter Clas, vp/general manager.**Contact:** Robert J. McCaffery, products and services manager; robert.mccaffery@libertymutual.com.**Hewitt, Coleman & Associates Inc.**

850 S. Pleasantburg Drive,
Greenville, S.C. 29607;
864-240-5800; fax: 864-232-8824
www.hewittcoleman.com

Employee Benefits & Property/Casualty**2004 revenues**

Total	\$5,300,000
Self-insured clients	\$3,500,000
Insurers	\$200,000
Managed care	\$1,150,000
Other	\$450,000

accounting, financial.

U.S. clients	100%
Claims administration	66%
Other services	34%

ancillary services, claims services to insurers, managed care.

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	\$52,000,000

Clients

Total	156
Corporate	136
Association plans	2
Public/government entities	18

Staff

Total	61

Claims services since: 1923.**Compensation:** Administration: annual fee, flat fee, per claim, PEPM.**Geographic areas served:** United States.**Officers:** Charles R. Warne, president; John Lee, executive vp; Dianne Matthews, senior vp.**Contact:** John Lee; 864-255-4886; jlee@hewittcoleman.com.**INDECS Corp.**

1099 Wall St. W., Suite 317,
Lyndhurst, N.J. 07071;
201-460-3200; fax: 201-460-3204

Employee Benefits**2004 revenues***

Total	\$2,969,943
Self-insured clients	\$2,921,343
Other	\$48,600

commissions.

U.S. clients	100%
Claims administration	98.3%
Other services	1.7%

Claims business by type

Flex compensation	0.1%
Health insurance	99.9%

Continued on next page

Continued from previous page

Employees covered	9,346
Dependents covered	22,430

Claims business by volume

Administration claims paid	\$82,548,322
Claims adjusted	281,699

Clients

Total	6
Corporate	2
Public/government entities	2
Union-sponsored plans	1

Staff

Total	41
Claims staff	12
Claims staff for self-insured clients	12
Adjusters	12

Claims services since: 1983.**Compensation:** Administration: PEPM; Adjusting: PEPM; Auditing: per hour.**Geographic areas served:** United States.**Officers:** Bruce E. Buchanan Sr., president; Lee Cohen, vp; Judith Klein, secretary.**Contact:** Bruce E. Buchanan Sr.; 201-460-3250; beb@indecscorp.com.

*Fiscal year ending 6/30/04.

Insurance Claims Auditing & Professional Services Inc.

4959 Olson Memorial Highway,
Minneapolis, Minn. 55422;
763-544-6611; fax: 763-544-5514
www.icaps.com

Employee Benefits**2004 revenues**

Total	\$650,000
Self-insured clients	\$600,000
Other	\$50,000

consulting.

U.S. clients	100%
Claims auditing	92%
Other services	8%

consulting.

Claims business by type

Disability	5%
Health insurance	95%

Claims business by volume

Auditing projects conducted	14

Clients

Total	65
Corporate	60
Public/government entities	4
Union-sponsored plans	1

Staff

Total	5
Claims staff	4

Claims services since: 1988.**Compensation:** Auditing: per project.**Geographic areas served:** United States.**Officers:** Betty C. Clark, president; Gloria Flavin-Bauer, vp; Margaret Rice, secretary/treasurer.**Contact:** Betty C. Clark; clark@icaps.com.**Insurance Design Administrators**

169 Rambo Valley Road,
Oakland, N.J. 07436;
201-337-0007; fax: 201-337-1391
www.idatpa.com

Employee Benefits**2004 revenues**

Total	\$9,800,000
Self-insured clients	\$7,803,000
Other	\$1,997,000

consulting.

U.S. clients	100%
Claims administration	79%
Claims auditing	1%
Other services	20%

consulting.

Claims business by type

Flex compensation	5%
Health insurance	95%

Employees covered	17,000
Dependents covered	20,000

Claims business by volume

Administration claims paid	\$164,688,542
Auditing projects conducted	2

Clients

Total	99
Corporate	51
Association plans	1
Public/government entities	47

Staff

Total	74
Claims staff	54
Claims staff for self-insured clients	54

Parent: UHY Advisors Inc.**Claims services since:** 1981.**Compensation:** Administration: PEPM; Auditing: flat fee.**Geographic areas served:** United States.**Officers:** Russell P. Minetti, president; Paul Sabina, executive vp.**Contact:** Russell P. Minetti;
rminetti@uhy-us.com.**Integrated Behavioral Health**

3070 Bristol St., Suite 350,
Costa Mesa, Calif. 92626;
714-442-4150; fax: 714-556-5430
www.ibhcorp.com

Employee Benefits**2004 revenues**

Total	\$5,600,000
Self-insured clients	\$2,300,000
Managed care	\$800,000
Other	\$2,500,000

EAP and work/life.

U.S. clients	100%
Claims administration	40%
Other services	60%

EAP and work/life.

Claims business by type

Disability	2%
Behavioral health, EAP	98%

Employees covered	275,000
Dependents covered	330,000

Claims business by volume

Administration claims paid	\$26,000,000

Clients

Total	1,150
Corporate	1,150

Staff

Total	35
Claims staff	22
Claims staff for self-insured clients	22

Claims services since: 1991.**Compensation:** Administration: PEPM.**Geographic areas served:** United States.**Officers:** Samuel Mayhugh, chairman/office of the president; Edward M. Bosanac, Tom Yankoff, office of the president.**Contact:** Edward M. Bosanac;
ed.bosanac@ibhcorp.com.

J

JI Specialty Services Inc.

10535 Boyer Blvd., Suite 100,
Austin, Texas 78758;
512-427-2347; fax: 512-346-9321
www.jicompanies.com

Employee Benefits & Property/Casualty**2004 revenues**

Total	\$9,118,000
Self-insured clients	\$4,365,000
Insurers	\$240,000
Managed care	\$1,050,000
Other	\$3,463,000

brokerage services, consulting, loss control services, program management.

U.S. clients	100%
Claims administration	48%
Other services	52%

brokerage services, consulting, loss control services, program management.

Claims business by type

Auto	2%
General liability	3%
Property damage	3%
Professional liability	2%
Workers compensation	45%
Health insurance	45%
Employees covered	15,000
Dependents covered	12,000

Claims business by volume

Administration claims paid	\$85,000,000

Clients

Total	21
Corporate	3
Association plans	6
Public/government entities	12

Staff

Total	112
Claims staff	51
Claims staff for self-insured clients	30
Adjusters	32

Parent: JI Financial Group.**Claims services since:** 1988.**Compensation:** Administration: per claim, PEPM; Adjusting: per claim.**Geographic areas served:** United States.**Officers:** Francis J. Fey, president/CEO; Samuel D. Francis, executive vp/general counsel; Herman Juarez, vp/CFO; Paul M. Saper, vp-marketing and sales.**Contact:** Paul M. Saper;
paul.saper@jicompanies.com.

The Third-Party Administrators directory explanation box can be found on page 176.

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Johns Eastern Co. Inc.

P.O. Box 4175,
Sarasota, Fla. 34230;
941-907-3100; fax: 941-907-7227
www.johnseastern.com

Property/Casualty**2004 revenues**

Total	\$14,000,000
Self-insured clients	\$6,000,000
Insurers	\$500,000
Managed care	\$7,500,000
U.S. clients	90%
Non-U.S. clients	10%
Claims administration	10%
Claims adjusting	25%
Claims auditing	5%
Other services	60%
bill review, cost containment services, managed care medical management, non-TPA claims services.	

Claims business by type

Auto	15%
General liability	15%
Inland marine	2%
Property damage	3%
Professional liability	10%
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	167
Claims staff	81
Claims staff for self-insured clients	36
Adjusters	94

Parent: Johns Eastern Co. Inc.**Claims services since:** 1946.**Compensation:** Administration: contract; Adjusting: per hour; Auditing: per hour.**Geographic areas served:** United States.**Officers:** Kenneth M. Johns III, chairman/president; Donald E. Lederer, executive vp; Stuart E. Bayer, secretary/treasurer.**Contact:** Donald E. Lederer;
dlederer@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**2004 revenues**

Total	\$104,000,000
Self-insured clients	\$23,100,000
Insurers	\$5,000,000

Managed care	\$16,000,000
Other	\$59,900,000
brokerage and consulting services.	
U.S. clients	100%
Claims administration	20%
Claims adjusting	2%
Other services	78%
brokerage and consulting services.	

Claims business by type

Disability	4%
Flex compensation	1%
General liability	2%
Property damage	2%
Workers compensation	81%
Health insurance	10%

Claims business by volume

Administration claims paid	\$250,000,000
Claims adjusted	4,500

Clients

Total	1,000
Corporate	175
Public/government entities	825

Staff

Total	640
Claims staff	260
Claims staff for self-insured clients	168
Adjusters	30

Claims services since: 1978.**Compensation:** Administration: annual fee, per claim, PEPM, time and expense; Adjusting: time and expense.**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.**Klais & Co. Inc.**

1867 W. Market St.,
Akron, Ohio 44313;
330-867-8443; fax: 330-867-0827
www.klais.com

Employee Benefits**2004 revenues**

Total	\$9,150,000
Self-insured clients	\$7,000,000
Insurers	\$2,000,000
Managed care	\$150,000
U.S. clients	100%
Claims administration	77%
Other services	23%

Claims business by type

Disability	1%
Flex compensation	2%
Workers compensation	9%
Health insurance	88%
Employees covered	75,000

Claims business by volume

Administration claims paid	\$160,000,000

Clients

Total	104
Corporate	60
Association plans	3
Multiemployer welfare plans	1
Public/government entities	40

Staff

Total	93
Claims staff	88

Claims services since: 1979.**Compensation:** Administration: PEPM.**Geographic areas served:** United States.**Officers:** Nancy K. Archibald, president; James R. Mendiola, vp-finance and management information systems; Martin Trussell, vp-sales and marketing.**Contact:** Nancy K. Archibald.**L****The Loomis Co.**

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

Employee Benefits & Property/Casualty**2004 revenues**

Total	\$27,427,500
Self-insured clients	\$25,461,000
Insurers	\$1,035,000
Managed care	\$310,500
Other	\$621,000
U.S. clients	100%
Claims administration	70%
Claims adjusting	20%
Claims auditing	3%
Other services	7%

Claims business by type

Disability	5%
Flex compensation	10%
Health insurance	85%
Employees covered	120,000
Dependents covered	250,000

Claims business by volume

Administration claims paid	\$850,000,000

Clients

Total	585
Corporate	535
Association plans	10
Multiemployer plans	5
Multiemployer welfare plans	10
Public/government entities	15
Union-sponsored plans	10

Staff

Total	380
Claims staff	105
Claims staff for self-insured clients	320
Adjusters	105

Claims services since: 1978.**Compensation:** Administration: PEPM; Adjusting: PEPM; Auditing: PEPM.**Geographic areas served:** United States, Europe.**Officers:** James R. Loomis, president; Thomas Forsberg, vp; Kathy Schlegel, treasurer.**Contact:** James R. Loomis; 610-374-4040, ext. 2201; jloomis@loomisco.com.

Business Insurance's 2005 directories are available as searchable databases in the directories area of www.businessinsurance.com.

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M

Managed Benefit Plans Inc.

1500 Route 517, Suite 108,
Hackettstown, N.J. 07840;
908-684-5813; fax: 908-684-5822
www.managedbenefitplans.com

Employee Benefits

2004 revenues

Total	\$7,100,000
Self-insured clients	\$7,100,000
U.S. clients	98%
Non-U.S. clients	2%
Claims administration	100%

Claims business by type

Flex compensation	10%
Health insurance	90%
Employees covered	7,000
Dependents covered	12,200

Claims business by volume

Administration claims paid	\$41,500,000

Clients

Total	20
Corporate	20

Staff

Total	20
Claims staff	12

Claims services since: 2001.

Compensation: Administration: PEPM.

Geographic areas served: United States, Latin America, Europe, Far East/Asia, Africa.

Officers: Joanne M. Filardo, president; William A. Boudreau, CEO.

Contact: Joanne M. Filardo;
jfilardo@mbptpa.com.

Peter J. McBreen & Associates Inc.

20 N. Wacker Driver, Suite 2520,
Chicago, Ill. 60606;
312-332-4307; fax: 312-332-0290
www.mcmbreen.com

Property/Casualty

2004 revenues

Total	\$1,820,000
Self-insured clients	\$800,000
Insurers	\$1,000,000
Managed care	\$20,000
U.S. clients	70%
Non-U.S. clients	30%
Claims administration	24%
Claims adjusting	19%
Claims auditing	1%
Other services	56%

Claims business by type

General liability	15%
Property damage	15%
Aviation	70%

Claims business by volume

The schedule of the upcoming 2006 *Business Insurance* online directories and charts is available on page 6.

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 and expense; Adjusting: time and expense; Auditing: time and expense.

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.

McGee Risk Management Services

P.O. Box 419013,
Kansas City, Mo. 64141-6013;
816-843-4443; fax: 816-842-1276
www.thomasmcgee.com

Property/Casualty

2004 revenues

Total	\$3,500,000
Self-insured clients	\$3,300,000
Insurers	\$100,000
Other	\$100,000
loss control.	
U.S. clients	100%
Claims administration	94%
Claims auditing	1%
Other services	5%

claims services to insurers, loss control.

Claims business by type

Auto	5%
General liability	5%
Property damage	5%
Professional liability	5%
Workers compensation	80%

Claims business by volume

Administration claims paid	\$25,000,000
Auditing projects conducted	4

Clients

Total	354
Corporate	300
Association plans	4
Public/government entities	50

Staff

Total	92
Claims staff	26
Claims staff for self-insured clients	18
Adjusters	13

Parent: Thomas McGee L.C.

Claims services since: 1987.

Compensation: Administration: annual fee, flat fee, per claim; Adjusting: annual fee, flat fee, per claim; Auditing: time and expense.

Geographic areas served: United States.

Officers: Eugene Klein, Larry Kaminsky, Charlie Kaufmann, Doug Joyce.

Contact: Edward Treadwell, risk manager;
etreadwell@thomasmcgee.com.

Meadowbrook Claims Services

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

Property/Casualty

2004 revenues

Total	\$22,100,000
Self-insured clients	\$5,600,000
Insurers	\$9,100,000
Other	\$7,400,000

claims service agreement with Missouri Department of Insurance.

U.S. clients	100%
Claims administration	24%
Claims adjusting	1%
Other services	75%

Claims business by type

Auto	15%
Bonds	1%
General liability	20%
Inland marine	5%
Property damage	1%
Professional liability	8%
Workers compensation	50%

Claims business by volume

Administration claims paid	\$85,000,000
Claims adjusted	17,500

Clients

Total	100
Corporate	25
Association plans	25
Public/government entities	50

Staff

Total	653
Claims staff	165
Claims staff for self-insured clients	60
Adjusters	105

Parent: Meadowbrook Insurance Group Inc.

Claims services since: 1980.

Compensation: Administration: percentage of premium; Adjusting: per claim.

Geographic areas served: United States.

Officers: Randolph W. Fort, senior vp; Tom Tucker, Valerie Haschak, vps.

Contact: Randolph W. Fort; 248-204-8014;
rfort@meadowbrook.com.

Mountain States Administration Co.

13901 E. Exposition,
Aurora, Co. 80012;
303-360-9600; fax: 303-360-9100

Employee Benefits

2004 revenues

Total	\$12,092,119
Self-insured clients	\$11,975,898
Managed care	\$116,221
U.S. clients	100%
Claims administration	99%
Other services	1%

Claims business by type

Disability	1%

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Flex compensation	5%
Life	1%
Health insurance	93%
Employees covered	31,000
Dependents covered	58,500

Claims business by volume

Administration claims paid . . . \$150,000,000

Clients

Total	113
Corporate	82
Public/government entities	31

Staff

Claims staff	52
Claims staff for self-insured clients	52
Adjusters	11

Claims services since: 1980.**Compensation:** Administration: per claim, PEPM; Auditing: per hour.**Geographic areas served:** United States.**Officers:** Clarence Gray, chairman; Tim Catron, president; Cathy Miller, general manager.**Contact:** Clarence Gray;
cgray@msaclaims.com.**Mountain States Administrative Services Inc.**

7202 E. Rosewood Blvd.,
Tucson, Ariz. 85710;
520-722-0811; fax: 520-722-0127
www.mysas.com

Employee Benefits**2004 revenues**

Total	\$2,033,248
Self-insured clients	\$1,829,923
Other	\$203,325

fraud management, out of area negotiations, repricing claims.

U.S. clients	100%
Claims administration	85%
Claims adjusting	5%
Other services	10%

fraud management, out of area negotiations, repricing claims.

Claims business by type

Disability	3%
Flex compensation	5%
COBRA	5%
Health insurance	87%
Employees covered	12,987
Dependents covered	33,675

Claims business by volume

Administration claims paid . . . \$45,000,000

Clients

Total	21
Corporate	19
Public/government entities	2

Staff

Total	29
Claims staff for self-insured clients	10

Parent: Lovitt & Touche Inc.**Claims services since:** 1974.**Compensation:** Administration: PEPM.**Geographic areas served:** United States.**Officers:** Steven D. Touche, president; Joseph Dhuey, John Shearman, senior vps.**Contact:** Linda Ludwick, executive director;
lludwick@lovitt-touche.com.**Murphy & Beane**

15 Broad St., Suite 200,
Boston, Mass. 02109;
617-723-4400; fax: 617-723-3515

Property/Casualty**2004 revenues**

Total	\$10,000,000
Self-insured clients	\$7,500,000
Insurers	\$2,500,000
U.S. clients	100%
Claims administration	75%
Other services	25%

Claims business by type

Auto	10%
General liability	10%
Workers compensation	80%

Claims business by volume

Administration claims paid . . . \$35,000,000

Clients

Total	63
Corporate	50
Multiemployer plans	3
Public/government entities	10

Staff

Total	100
Claims staff	90
Claims staff for self-insured clients	70
Adjusters	25

Claims services since: 1946.**Compensation:** Administration: per claim; Adjusting: per hour; Auditing: per hour.**Geographic areas served:** United States.**Officers:** Edward J. Murphy Sr., president; Richard A. Hormel, Mark Teehan, Paul Brien, vps.**Contact:** Richard A. Hormel, 5901 Green Valley Circle, Suite 145, Culver City, Calif. 90230, 310-649-4470, ext. 230, rhormel@murphy-beane.com; David Richardson, claims manager, 2 Union Plaza, New London, Conn. 06320, 860-442-0661, ext. 240, d.richardson@murphybeane.com.**N****North American Benefits Network Inc.***

19800 Detroit Road,
Cleveland, Ohio 44116;
800-356-6226; fax: 440-356-0140
www.nabn.com

Employee Benefits**2004 revenues**

Total	\$11,888,218
Self-insured clients	\$8,271,987
Insurers	\$1,803,818
Managed care	\$1,812,413
U.S. clients	100%
Claims administration	70%
Other services	30%

Claims business by type

Disability	10%
Flex compensation	10%
Health insurance	80%
Employees covered	70,000

Dependents covered . . . 75,000

Claims business by volume

Administration claims paid . . . \$200,000,000

Clients

Total	64
Corporate	48
Public/government entities	16

Staff

Total	140
Claims staff	30

Claims services since: 1962.**Compensation:** Administration: PEPM; Adjusting: per claim.**Geographic areas served:** United States.**Officers:** Alexander Hahn, chairman; Donald T. Baker, CEO; Ronald Dewsnup, president.**Contact:** Cheryl Tidwell, executive vp; 6279 Tri-Ridge Blvd., Suite 200, Loveland, Ohio 45150; 800-242-6226; ctidwell@nabn.com.

*North Lake Capital acquired majority interest January 2005.

North American Health Plans Inc.*

300 Corporate Parkway,
Amherst, N.Y. 14226;
716-446-5500; fax: 716-446-5592
www.nahp.com

Employee Benefits**2004 revenues**

Total	\$36,500,000
Self-insured clients	\$28,000,000
Insurers	\$3,000,000
Managed care	\$5,500,000
U.S. clients	100%
Claims administration	77%
Other services	23%

Claims business by type

Disability	2%
Flex compensation	3%
Health insurance	95%
Employees covered	225,000
Dependents covered	300,000

Claims business by volume

Administration claims paid . . . \$1,000,000,000

Clients

Total	305
Corporate	280
Public/government entities	20
Union-sponsored plans	5

Staff

Total	475

Claims services since: 1983.**Compensation:** Administration: PEPM.**Geographic areas served:** United States.**Officers:** Ronald K. Zoeller, president/CEO; Laura Smith, senior vp-sales; Art Wingerter, senior vp-product development.**Contact:** Ann Marie Gibney, director-marketing; agibney@nahp.com.

*North Lake Capital acquired majority interest January 2005.

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All Business Insurance directories are available as searchable databases in the directory area of www.businessinsurance.com.

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P

PMA Management Corp.

80 Sentry Parkway,
Blue Bell, Pa. 19422;
800-222-2749; fax: 610-397-5127
www.pmagroup.com

Employee Benefits & Property/Casualty

2004 revenues

Total	\$17,500,000
Self-insured clients	\$12,500,000
Insurers	\$3,500,000
Managed care	\$600,000
Other	\$900,000
loss prevention, RMIS.	
U.S. clients	100%
Claims administration	72%
Other services	28%
claims services to insurers, loss prevention, managed care, RMIS.	

Claims business by type

Auto	5%
Disability	5%
General liability	15%
Property damage	2.5%
Professional liability	2.5%
Workers compensation	70%

Clients

Total	155
Corporate	85
Association plans	25
Public/government entities	45

Staff

Total	110

Parent: PMA Capital.

Claims services since: 1915.

Compensation: Administration: flat fee; Adjusting: per claim.

Geographic areas served: United States.

Officers: Frank Altieri, president; George Dugan, vp-claims; Michael MacAulay, assistant vp-sales.

Contact: Michael MacAulay;
michael_macaulay@pmagroup.com.

Pinnacle Risk Management Services

P.O. Box 19990,
Portland, Ore. 97280-0999;
503-245-9756; fax: 503-246-1581
www.pinnacleclerisk.com

Property/Casualty

2004 revenues

Total	\$15,000,000
Self-insured clients	\$14,000,000
Insurers	\$1,000,000
U.S. clients	100%
Claims administration	90%
Claims adjusting	1%
Claims auditing	2%
Other services	7%

Claims business by type

Auto	10%
General liability	30%

Workers compensation	60%

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	153
Claims staff	123
Claims staff for self-insured clients	93
Adjusters	103

Parent: Workers Compensation Fund.

Claims services since: 1963.

Compensation: Administration: flat fee; Adjusting: per claim; Auditing: time and expense.

Geographic areas served: United States.

Officers: Robert Short, president; Steven Self, senior vp; John D. Huffman, vp-marketing and business development.

Contact: John D. Huffman; 7500 N. Dreamy Draw Drive, Suite 135, Phoenix, Ariz. 85020; 480-367-2000; jhuffman@pinnaclerisk.com.

The Principal Financial Group/National Accounts

1275 N.W. 128th St., Suite 100,
Clive, Iowa 50325;
877-273-0900; fax: 515-235-9280
www.principal.com

Employee Benefits

2004 revenues

Total	\$180,000,000
Self-insured clients	\$171,000,000
Insurers	\$9,000,000
U.S. clients	100%
Claims administration	94.8%
Other services	5.2%

Claims business by type

Disability	0.9%
Health insurance	99.1%
Employees covered	619,426
Dependents covered	633,960

Claims business by volume

Administration claims paid	\$3,072,735,999

Clients

Total	673
Corporate	645
Association plans	2
Public/government entities	26

Staff

Total	1,729
Claims staff	881
Claims staff for self-insured clients	860

Claims services since: 1950.

Compensation: Administration: PEPM.

Geographic areas served: United States.

Officers: Jim Charling, Dave Blanford, vps; Wayne Ellis, second vp-claims.

Contact: Jeff Moore, national vp-sales and marketing, moore.jeff@principal.com; Aaron Curtis, vp-sales, national accounts, 8909 Purdue Road, Indianapolis, Ind. 46268, curtis.aaron@principal.com.

ProClaim America Inc.

9800 Centre Parkway, Suite 650,
Houston, Texas 77036;
800-771-9818; fax: 713-771-7749
www.proclaimamerica.com

Property/Casualty

2004 revenues

Total	\$10,450,000
Self-insured clients	\$8,000,500
Insurers	\$1,449,500
Other	\$1,000,000
risk management auditing.	

U.S. clients	90%
Non-U.S. clients	10%
Claims administration	41%
Claims adjusting	32%
Claims auditing	4%
Other services	23%
risk management.	

Claims business by type

General liability	25%
Professional liability	75%

Claims business by volume

Administration claims paid	\$122,000,000
Claims adjusted	8,748
Auditing projects conducted	55

Clients

Total	295
Corporate	295

Staff

Total	123
Claims staff	105
Claims staff for self-insured clients	77
Adjusters	75

Compensation: Administration: annual fee, flat fee, per claim, time and expense; Adjusting: annual fee, flat fee, per claim, time and expense; Auditing: per claim, time and expense.

Geographic areas served: United States.

Officers: Joseph J. Costantino, president; Randall Brent, CFO; Joseph J. D'heron, executive vp-marketing.

Contact: Joseph J. D'heron;
jdheron@proclaimamerica.com.

Professional Benefit Administrators Inc.

15 Spinning Wheel Road, Suite 210,
Hinsdale, Ill. 60521;
630-655-3755; fax: 630-887-7001
www.pbaclaims.com

Employee Benefits

2004 revenues

Total	\$11,108,418
Self-insured clients	\$9,873,155
Other	\$1,235,263
COBRA and flex plan administration.	
U.S. clients	100%
Claims administration	89%
Other services	11%
COBRA and flex plan administration.	

Claims business by type

Flex compensation	5%
Health insurance	95%
Employees covered	44,391
Dependents covered	77,684

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Claims business by volume

Administration claims paid . . . \$320,913,540
 Claims adjusted . . . 1,049,812

Clients

Total . . . 183
 Corporate . . . 156
 Multiemployer plans . . . 1
 Public/government entities . . . 26

Staff

Total . . . 157
 Adjusters . . . 35

Compensation: Administration: PEPM; Adjusting: PEPM; Auditing: time and expense.

Geographic areas served: United States.

Officers: Ronald Walter, president; David Plumb, COO; Steven Walter, Jeffrey Walter, vps.

Contact: Ronald Walter;
 rwalter@pbaclaims.com.

R**RMSCO Inc.**

115 Continuum Drive,
 Liverpool, N.Y. 13088-4300;
 315-448-9000; fax: 315-476-8440
 www.rmscoinc.com

Employee Benefits & Property/Casualty**2004 revenues**

Total . . . \$25,600,000
 Self-insured clients . . . \$20,600,000
 Other . . . \$5,000,000

life, pension, property/casualty.

U.S. clients . . . 100%
 Claims administration . . . 72%
 Claims adjusting . . . 8%
 Other services . . . 20%

life, pension, property/casualty.

Claims business by type

Auto . . . 1%
 Disability . . . 10%
 Flex compensation . . . 5%
 General liability . . . 2%
 Inland marine . . . 1%
 Life . . . 1%
 Ocean marine . . . 1%
 Pensions . . . 1%
 Property damage . . . 2%
 Professional liability . . . 1%
 Workers compensation . . . 15%
 Health insurance . . . 60%
 Employees covered . . . 220,000
 Dependents covered . . . 175,000

Claims business by volume

Administration claims paid . . . \$350,000,000

Clients

Total . . . 220

Staff

Total . . . 250
 Claims staff . . . 125

Parent: Lifetime Healthcare Cos.

Claims services since: 1981.

Compensation: Administration*: PEPM.

Geographic areas served: United States, Mexico, Canada.

Officers: Richard Villari, president; Joan M.

Osier, vp-operations; Brian J. Duffy, vp-sales.

Contact: sales@rmscoinc.com.

*Adjusting fee is included in the administration fee.

Risk Enterprise Management Ltd.

2540 Route 130, Suite 19,
 Cranbury, N.J. 08512;
 609-495-0020; fax: 609-495-0250
 www.remltd.com

Property/Casualty**2004 revenues**

Total . . . \$41,690,000
 Self-insured clients . . . \$38,815,000
 Managed care . . . \$2,875,000
 U.S. clients . . . 98%
 Non-U.S. clients . . . 2%
 Claims administration . . . 93%
 Claims auditing . . . 1%
 Other services . . . 6%

Claims business by type

Auto . . . 4%
 General liability . . . 9%
 Property damage . . . 8%
 Professional liability . . . 3%
 Workers compensation . . . 75%
 Construction . . . 1%

Claims business by volume

Administration claims paid . . . \$349,000,000
 Auditing projects conducted . . . 3

Clients

Total . . . 214
 Corporate . . . 137
 Association plans . . . 71
 Public/government entities . . . 6

Staff

Total . . . 335
 Claims staff . . . 255
 Claims staff for self-insured clients . . . 255
 Adjusters . . . 123

Parent: Zurich Financial Services Group.

Claims services since: 1995.

Compensation: Administration: per claim, time and expense, cost plus margin; Adjusting: time and expense; Auditing: flat fee, time and expense.

Geographic areas served: United States, Europe.

Officers: Michael Riney, president/CEO; Paula Maguire, senior vp-field operations; Matthew T. Craig, senior vp-sales and marketing.

Contact: Matthew T. Craig;
 matthew.craig@remtld.com.

Risk Management Services Corp.

9100 Marksfield Road,
 Louisville, Ky. 40222;
 502-326-5900; fax: 502-326-5909
 www.rmssc.com

Property/Casualty**2004 revenues**

Total . . . \$5,100,000
 Self-insured clients . . . \$3,590,000
 Insurers . . . \$750,000
 Other . . . \$760,000
 loss prevention and safety, MGA, program administration, underwriting.
 U.S. clients . . . 100%
 Claims administration . . . 70%

Other services . . . 30%
 loss prevention and safety, MGA, program administration, underwriting.

Claims business by type

Auto . . . 10%
 General liability . . . 10%
 Workers compensation . . . 80%

Clients

Total . . . 41
 Corporate . . . 30
 Association plans . . . 3
 Public/government entities . . . 8

Staff

Total . . . 44
 Claims staff . . . 26
 Claims staff for self-insured clients . . . 26
 Adjusters . . . 26

Claims services since: 1995.

Compensation: Administration: annual fee, flat fee, per claim, per hour, time and expense, percentage of premium.

Geographic areas served: United States.

Officers: Don Turner, president; Jeff Rausch, COO; David Witte, director-program administration.

Contact: Don Turner; dturner@rmssc.com.

S**Scibal Associates Inc.**

P.O. Box 500,
 Somers Point, N.J. 08244-0500;
 609-653-8400; fax: 609-653-2928
 www.scibal.com

Property/Casualty**2004 revenues**

Total . . . \$13,700,000
 Self-insured clients . . . \$7,500,000
 Insurers . . . \$1,500,000
 Other . . . \$4,700,000

MGA.

U.S. clients . . . 100%
 Claims administration . . . 55%
 Other services . . . 45%
 claims services to insurers, MGA.

Claims business by type

Auto . . . 5%
 General liability . . . 25%
 Property damage . . . 3%
 Professional liability . . . 5%
 Workers compensation . . . 60%
 Aviation . . . 2%

Claims business by volume

Administration claims paid . . . \$114,000,000

Clients

Total . . . 495
 Corporate . . . 30
 Association plans . . . 15
 Public/government entities . . . 450

Staff

Total . . . 168
 Claims staff . . . 140
 Claims staff for self-insured clients . . . 110
 Adjusters . . . 80

Parent: Alterra Group Inc.

Claims services since: 1953.

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Compensation: Administration: annual fee, flat fee, per claim; Adjusting: annual fee, flat fee, per claim.

Geographic areas served: United States.

Officers: David A. Scibal, president/CEO; Thomas M. Basil Jr., executive vp; Stephen J. Scibal, secretary/treasurer.

Contact: Lindsay S. Becotte, vp-operations; 609-653-8400, ext. 2017; lbecotte@sciadvantage.com.

Sedgwick Claims Management Services Inc.

1100 Ridgeway Loop,
Memphis, Tenn. 38120;
901-415-7400; fax: 901-415-7406
www.sedgwickcms.com

Employee Benefits & Property/Casualty

2004 revenues

Total	\$322,800,000
Self-insured clients	\$290,520,000
Managed care	\$20,000,000
Other	\$12,280,000
call center, special investigative unit, systems.	
U.S. clients	99%
Non-U.S. clients	1%
Claims administration	90%
Other services	10%
call center, insured claims, managed care, special investigative unit, systems.	

Claims business by type

Auto	9%
Disability	16%
General liability	30%
Workers compensation	45%

Claims business by volume

Administration claims paid	\$3,380,208,113

Clients

Total	399
Corporate	343
Association plans	7
Public/government entities	49

Staff

Total	3,479
Claims staff	2,858
Claims staff for self-insured clients	2,572
Adjusters	1,476

Parent: Sedgwick CMS Holdings Inc.

Claims services since: 1971.

Compensation: Administration: annual fee, flat fee, per claim, PEPM, cost plus, budget based.

Geographic areas served: United States, Canada.

Officers: David A. North, president/CEO; James B. Wiertelak, COO; Robert J. Peterson, executive vp.

Contact: Robert J. Peterson; 901-415-7526; rpeterson@sedgwickcms.com.

Self Insured Plans L.L.C.

1016 Collier Center Way, Suite 200,
Naples, Fla. 34110;
239-449-1877; fax: 239-403-7875
www.selfinsuredplans.com

Employee Benefits

2004 revenues

Total	\$3,900,000
Self-insured clients	\$3,900,000
U.S. clients	100%
Claims administration	100%

Claims business by type

Health insurance	100%
Employees covered	8,700
Dependents covered	16,100

Claims business by volume

Administration claims paid	\$140,000,000

Clients

Total	80
Corporate	68
Public/government entities	12

Staff

Total	16
Claims staff	7
Claims staff for self-insured clients	7
Adjusters	7

Claims services since: 1995.

Compensation: Administration: annual fee, PEPM.

Geographic areas served: United States.

Officers: Stephen F. Rasnick, president; Joanne Rasnick, CFO; Brian Rasnick, vp-sales.

Contact: Stephen F. Rasnick; steve@selfinsuredplans.com.

Southeastern Indiana Health Operations dba SIHO Insurance Services

417 Washington St., P.O. Box 1787,
Columbus, Ind. 47202;
812-378-7000; fax: 812-348-4592
www.siho.org

Employee Benefits

2004 revenues

Total	\$27,000,000
Self-insured clients	\$27,000,000
U.S. clients	100%
Claims administration	70%
Claims adjusting	20%
Claims auditing	10%

Claims business by type

Disability	15%
Flex compensation	10%
Health insurance	75%
Employees covered	80,000

Claims business by volume

Administration claims paid	\$200,000,000
Claims adjusted	375
Auditing projects conducted	14

Clients

Total	624
Corporate	600
Association plans	2
Public/government entities	22

Staff

Claims staff	164
Claims staff for self-insured clients	122
Adjusters	18

Claims services since: 1987.

Compensation: Administration: PEPM; Adjusting: per claim; Auditing: time and expense.

Geographic areas served: United States.

Officers: David S. Barker, president/CEO; Gary A. Meyer, secretary; Robert E. Fierke, treasurer.

Contact: David S. Barker.

Southern California Risk Management

313 E. Foothill Blvd.,
Upland, Calif. 91786;
909-608-7171; fax: 909-608-7165
www.scrma.com

Property/Casualty

2004 revenues

Total	\$20,000,000
Self-insured clients	\$20,000,000
U.S. clients	100%
Claims administration	33.4%
Claims adjusting	33.3%
Claims auditing	33.3%

Claims business by type

Workers compensation	100%

Claims business by volume

Administration claims paid	\$133,000,000

Clients*

Total	300
Corporate	45
Public/government entities	255

Staff

Total	160
Claims staff for self-insured clients	144*

Claims services since: 1988.

Compensation: Administration: annual fee, flat fee; Adjusting: annual fee, flat fee; Auditing: annual fee, flat fee;

Geographic areas served: United States.

Officers: Ken Alston, chairman; Rick Taketa, CEO; Jody Gray, president.

Contact: Ken Alston; kena@scrma.com.

*Estimated.

Specialty Risk Services L.L.C.

Goodwin Square,
225 Asylum St., 16th Floor,
Hartford, Conn. 06103;
888-236-4684; fax: 860-520-2503
www.specialtyriskservices.com

Property/Casualty

2004 revenues

Total	\$229,000,000
Self-insured clients	\$194,800,000
Insurers	\$4,000,000
Managed care	\$20,500,000
Other	\$9,700,000
loss control, RMIS.	

U.S. clients	100%

Claims administration	85%

Other services	15%

claims services to insurers, loss control, managed care services, RMIS.

Claims business by type

Auto	6%
General liability	12%
Workers compensation	82%

Claims business by volume

Administration claims paid	\$2,300,000,000

Clients

Total	880
Corporate	865
Public/government entities	15

Staff

Total	1,450

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Claims staff 1,450
 Claims staff for self-insured clients 1,425

Parent: The Hartford Financial Services Group Inc.

Claims services since: 1990.

Compensation: Administration: per claim; Adjusting: per claim; Auditing: per claim.

Geographic areas served: United States, Canada.

Officers: Joe Boures, president; Ken Martino, CFO; Pam Rippens, senior vp-field claim operations.

Contact: Mike Cirillo, senior vp-business development; mcirillo@srsconnect.com.

T

TRISTAR Risk Management

100 Oceangate, Suite 700,
 Long Beach, Calif. 90802;
 562-495-6600; fax: 562-432-8258
www.tristarrisk.com

Property/Casualty

2004 revenues

Total \$36,000,000
 Self-insured clients \$23,000,000
 Insurers \$3,000,000
 Managed care \$8,100,000
 Other \$1,900,000
 staffing services, program management.
 U.S. clients 100%
 Claims administration 62%
 Claims adjusting 1%
 Claims auditing 1%
 Other services 36%
 claim services to insurers, managed care, program management, staffing services.

Claims business by type

Auto 5%
 General liability 10%
 Property damage 2%
 Professional liability 3%
 Workers compensation 80%

Claims business by volume

Administration claims paid \$420,000,000
 Claims adjusted 275
 Auditing projects conducted 12

Clients

Total 148
 Corporate 83
 Association plans 7
 Public/government entities 58

Staff

Total 467
 Claims staff 408
 Claims staff for self-insured clients 263
 Adjusters 237

Parent: TRISTAR Insurance Group.

Claims services since: 1987.

Compensation: Administration: annual fee, flat fee, per claim; Adjusting: annual fee, per hour, time and expense; Auditing: time and expense, per day.

Geographic areas served: United States.

Officers: Thomas J. Veale, president/CEO; Russell J. O'Donnell, senior vp/COO; Denise L. Cotter, vp/CFO.

Contact: Larry Hunt, vp-sales and marketing; 916-852-5318; larry.hunt@tristargroup.net.

TR Paul Inc.

14 Commerce Road,
 Newtown, Conn. 06470;
 800-678-8161; fax: 203-270-0927
www.trpaul.com

Employee Benefits

2004 revenues

Total \$2,300,000
 Self-insured clients \$1,725,000
 Other \$575,000
 brokerage, consulting.
 Claims administration 75%
 Other services 25%
 brokerage, consulting.

Claims business by type

Flex compensation 5%
 Health insurance 95%
 Employees covered 15,000
 Dependents covered 38,000

Claims business by volume

Administration claims paid \$50,000,000

Clients

Total 65
 Corporate 60
 Public/government entities 5

Staff

Total 34
 Claims staff 12

Claims services since: 1972.

Compensation: Administration: PEPM.

Geographic areas served: United States.

Officers: Mary R. Griffin, president; George Romer, executive vp.

Contact: Mary R. Griffin; mary-g@trpaul.com.

Total Administrative Services Corp.

2302 International Lane,
 Madison, Wis. 53704-3140;
 608-241-1900; fax: 608-241-4584
www.tasconline.com

Employee Benefits

2004 revenues

Total \$18,308,039
 Self-insured clients \$10,349,907
 Other \$7,958,132
 HRA Section 105 Plan administration.
 U.S. clients 100%
 Claims administration 28.5%
 Claims auditing 28.5%
 Other services 43%

Claims business by type

Flex compensation 53%
 Section 105 adjudication 47%

Claims business by volume

Administration claims paid \$120,000,000

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

Clients

Total 5,997
 Corporate 5,697
 Public/government entities 300

Staff

Total 160
 Claims staff 26

Claims services since: 1985.

Compensation: Administration: PEPM; Adjusting: annual fee; Auditing: annual fee.

Geographic areas served: United States.

Officers: Daniel N. Rashke, CEO; Maurice D. Ash, CFO; Ken Odom, national sales director.

Contact: Bruce Stein, director-public relations; bruces@tasconline.com.

U

Underwriters Safety & Claims Inc.

1700 Eastpoint Parkway,
 Louisville, Ky. 40223;
 502-244-1343; fax: 502-244-1411
www.uscky.com

Employee Benefits & Property/Casualty

2004 revenues

Total \$16,000,000
 Self-insured clients \$9,000,000
 Insurers \$2,000,000
 Managed care \$5,000,000
 U.S. clients 100%
 Claims administration 50%
 Claims adjusting 4%
 Claims auditing 2%
 Other services 44%
 managed care.

Claims business by type

Auto 10%
 General liability 10%
 Property damage 5%
 Workers compensation 50%
 Health insurance 25%
 Employees covered 22,500
 Dependents covered 51,050

Claims business by volume

Administration claims paid \$143,482,440
 Claims adjusted 31,004
 Auditing projects conducted 8

Clients

Total 226
 Corporate 125
 Association plans 6
 Public/government entities 87
 Union-sponsored plans 8

Staff

Total 328
 Claims staff 214
 Claims staff for self-insured clients 139
 Adjusters 67

Claims services since: 1941.

Compensation: Administration: annual fee; Adjusting: per claim; Auditing: flat fee.

Geographic areas served: United States.

Officers: Bruce W. Ferguson, president; Scott C. Ferguson, Jack D. Stewart, executive vps.

Contact: Jack Head, manager-third party

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administration sales; jackh@uscky.com.**Unisource Administrators Inc.**

6010 Cattlebridge Drive, Suite 100,
Sarasota, Fla. 34232;
941-378-7002; fax: 941-309-7555
www.unisourceadmin.com

Property/Casualty**2004 revenues**

Total	\$37,000,000
Self-insured clients	\$5,000,000
Insurers	\$7,000,000
Managed care	\$1,000,000
Other	\$24,000,000
MGA, miscellaneous services.	
U.S. clients	100%
Claims administration	14%
Other services	86%

Claims business by type

Workers compensation	100%

Clients

Total	30
Corporate	30

Staff

Total	280
Claims staff	102
Claims staff for self-insured clients	10
Adjusters	92

Claims services since: 1995.**Compensation:** Administration: annual fee;
Adjusting: per claim.**Geographic areas served:** United States.**Officers:** Andy Olwert, president; Jeff Berghorn, senior vp-claims; Terri Stevens, senior vp-agency services.**Contact:** Laura C. Olwert, vp-marketing;
lolwert@unisourceadmin.com.**V****VPA Inc.**

24025 Park Sorrento, Suite 200,
Los Angeles, Calif. 91302;
818-591-9444; fax: 818-688-3108
www.vpainc.com

Employee Benefits**2004 revenues**

Total	\$20,000,000
Self-insured clients	\$19,100,000
Other	\$900,000
consulting, independent analysis.	
U.S. clients	100%
Claims administration	85%
Claims adjusting	8%
Claims auditing	5%
Other services	2%
consulting, independent analysis.	

Claims business by type

Disability	70%
Leave services	30%

Claims business by volume

Administration claims paid	\$280,000,000

Clients

Total	326

Corporate	317
Public/government entities	7
Union-sponsored plans	2

Staff

Total	235
Claims staff	104
Adjusters	70

Claims services since: 1979.**Compensation:** Administration: PEP; Adjusting: per hour; Auditing: time and expense.**Geographic areas served:** United States.**Officers:** John Gernert, president/CEO.**Contact:** Bob Trotta, vp-sales and marketing;
marketing@vpainc.com.**W****Ward North America L.P.**

610 W. Ash St., Suite 1900,
San Diego, Calif. 92101;
619-557-2777; fax: 619-557-2767
www.wardna.com

Property/Casualty**2004 revenues**

Total	\$40,000,000
Self-insured clients	\$20,000,000
Insurers	\$10,000,000
Managed care	\$10,000,000
U.S. clients	95%
Non-U.S. clients	5%
Claims administration	35%
Claims adjusting	14%
Claims auditing	1%
Other services	50%
claims services to insurers, managed care.	

Claims business by type

Auto	27%
General liability	30%
Inland marine	2%
Property damage	5%
Professional liability	5%
Workers compensation	28%
Construction	3%

Claims business by volume

Administration claims paid	\$75,000,000
Claims adjusted	53,450
Auditing projects conducted	15

Clients

Total	185
Corporate	120
Public/government entities	65

Staff

Total	376
Claims staff	296
Claims staff for self-insured clients	221
Adjusters	258

Parent: Ward-US Risk L.L.C.**Claims services since:** 1928.**Compensation:** Administration: per claim;
Adjusting: per claim; Auditing: per hour.**Geographic areas served:** United States.**Officers:** Jeffrey S. Ward, CEO; Russ Whitmarsh, executive vp; Liz Nelson, senior vp.**Contact:** Liz Nelson, 17862 E. 17th St., Suite 111, Tustin, Calif. 92780; 714-544-0980;
lnelson@wardclaims.com.**Western Litigation Specialists Inc.**

9821 Katy Freeway, Suite 600,
Houston, Texas 77024;
713-935-8870; fax: 713-722-1603
www.wlsi.com

Property/Casualty**2004 revenues**

Total	\$10,000,000
Self-insured clients	\$6,000,000
Insurers	\$4,000,000
U.S. clients	100%
Claims administration	60%
Other services	40%

Claims business by type

General liability	3%
Professional liability	97%

Claims business by volume

Administration claims paid	\$150,000,000

Clients

Total	55
Corporate	55

Staff

Total	55
Claims staff	55
Claims staff for self-insured clients	55

Parent: Arthur J. Gallagher & Co.**Claims services since:** 1994.**Compensation:** Administration: annual fee;
Adjusting: per claim; Auditing: flat fee.**Geographic areas served:** United States.**Officers:** Robert Blasio, division president; Greg Flanagan, COO; Kathryn Fenelon, executive vp.**Contact:** Robert Blasio, 713-935-8820,
robert_blasio@ajg.com; Greg Flanagan, 713-935-8870, greg_flanagan@ajg.com.**Y****York Insurance Services Group Inc.**

99 Cherry Hill Road,
Parsippany, N.J. 07054;
877-927-2255; fax: 973-541-2567
www.yorkisg.com

Property/Casualty**2004 revenues**

Total	\$72,000,000
Self-insured clients	\$21,600,000
Insurers	\$46,400,000
Other	\$4,000,000
environmental, special investigative unit, transportation logistics.	
U.S. clients	95%
Non-U.S. clients	5%
Claims administration	27%
Claims adjusting	2%
Claims auditing	1%
Other services	70%
claims services to insurers, environmental, special investigative unit, transportation logistics.	

Claims business by type

Continued on next page

Continued from previous page

Auto	36%
General liability	29%
Inland marine	2%
Ocean marine	1%
Property damage	24%
Professional liability	1%
Workers compensation	2%
Business interruption	2%
Construction	1%
Transportation logistics	2%

Claims business by volume

Administration claims paid . . . \$810,000,000

Clients

Total	457
Corporate	438
Public/government entities	19

Staff

Total	519
Claims staff	176
Claims staff for self-insured clients	56
Adjusters	293

Claims services since: 1962.

Compensation: Administration: annual fee, flat fee, per claim, per hour, time and expense, cost plus, percentage of premium; Adjusting: annual fee, flat fee, per claim, per hour, time and expense; Auditing: annual fee, flat fee, per claim, per hour, time and expense.

Geographic areas served: United States, Canada, Europe.

Officers: Thomas MacArthur, chairman/presi-

dent/CEO; Mark Aussicker, senior vp/COO;

Dave Panico, senior vp/CFO.

Contact: Mark Aussicker;
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**2004 revenues**

Total	\$66,000,000
Self-insured clients	\$45,000,000
Insurers	\$5,000,000
Managed care	\$3,000,000
Other	\$13,000,000

pension administration.

U.S. clients	100%
Claims administration	65%
Claims adjusting	2%
Claims auditing	1%
Other services	32%

pension administration.

Claims business by type

Disability	5%
Life	5%

Pensions	20%
Health insurance	70%
Employees covered	200,000
Dependents covered	500,000

Claims business by volume

Administration claims paid . . . \$750,000,000

Claims adjusted . . . 5,000,000

Clients

Total	225
Corporate	75
Multiemployer plans	120
Public/government entities	25
Union-sponsored plans	5

Staff

Total	822
Claims staff	200
Claims staff for self-insured clients	75
Adjusters	100

Parent: Ullico Inc.**Claims services since:** 1967.

Compensation: Administration: PEPM; Adjusting: PEPM; Auditing: per claim.

Geographic areas served: United States.

Officers: Jerome P. Pollock, president; John P. Locke, senior vp; Joann Kaminski, vp/controller.

Contact: Tammie Lenius, executive coordinator;
tlenius@zenithtpa.com.

The 2006 Directory of Third-Party Administrators will be available on March 20, 2006.

www.hinesassoc.com

Personalized Managed Healthcare

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Case management service providers

A

American Health Holding Inc.

100 W. Old Wilson Bridge Road,
Third Floor,
Worthington, Ohio 43085;
866-614-4244; fax: 614-818-3239
www.americanhealthholding.com

2004 revenues

Total gross revenues \$21,100,000
Case management revenues \$7,300,000

Staff

Total case management employees 64
Certified Case Managers 17
Medical professionals/full-time 55
Registered nurses 54
Licensed practical nurses 1
Total medical professionals on retainer 1
Physicians on retainer 1

Clients

Total 84
Corporate/institutional employer clients 5

Covered lives/managed cases

Total cases managed 13,249
Employer clients 1%
Insurer/managed care clients 99%
Group health claims 100%

Case management services since: 1993.

Case management services: telephone case management, patient education, outcomes measurement, disease management, 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, 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.

Compensation: PEPM, per hour.

American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards.

Branch offices: Little Rock, Ark.; Columbus, Ga.

Officers: Ivan Gilbert, chairman; Michael Reidelbach, president/CEO; Joan Yockel, executive vp.

Contact: Amie Horan, marketing communications supervisor; ahoran@ahhinc.com.

Archer Consultants*

1101 Stewart Ave.,
Garden City, N.Y. 11530;
516-683-0100; fax: 516-683-0259
www.archerconsultants.org

2004 revenues

Total gross revenues \$5,433,935
Case management revenues \$2,301,300

Staff

Total case management employees 38
Certified Case Managers 23
Medical professionals/full-time 20
Registered nurses 19
Licensed practical nurses 1
Total medical professionals on retainer 20
Physicians on retainer 6
Nurses on retainer 14

Clients

Total 87
Corporate/institutional employer clients 18

Covered lives/managed cases

Total cases managed 990
Employer clients 45%
Insurer/managed care clients 55%
Workers compensation claims 45%
Group health claims 20%
Auto no-fault 15%
Long-term disability 20%

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, integrated disability management.

Compensation: PEPM, \$1.50 to \$6; per hour, \$84 to \$150.

Branch offices: Wall, N.J.

Officers: D. Lynn Wisotzik, president; Sandra Horowitz, CFO; Phyllis Snow, director-marketing.

Contact: Phyllis Snow;

phyllissnow@archerconsultants.org.

*Formerly Jordan Services Inc.

The ASU Group-Recovery Unlimited

2173 Commons Parkway,
Okemos, Mich. 48864;
800-968-2417; fax: 514-349-1410
www.asugroup.com

2004 revenues

Total gross revenues \$4,576,630
Case management revenues \$4,576,630

Staff

Total case management employees 46
Certified Case Managers 14
Medical professionals/full-time 19
Registered nurses 19

Clients

Total 200
Corporate/institutional employer clients 80

Covered lives/managed cases

Total cases managed 1,382
Insurer/managed care clients 100%
Workers compensation claims 100%

Case management services since: 1974.

Parent: The 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, pediatric care.

Utilization management services: utilization review, integrated disability management.

Compensation: per hour, \$79.

Branch offices: 15 offices nationwide.

Officers: Tara LaRose, president/CEO; Nancy Hilliard, vp-operations.

Contact: Nancy Hilliard.

Avidyn Health

8625 King George Drive, Suite 400,
Dallas, Texas 75235;
214-920-9076; fax: 214-920-9370
www.avidynhealth.com

2004 revenues

Total gross revenues \$25,000,000
Case management revenues \$11,000,000

Staff

Total case management employees 67
Certified Case Managers 67
Medical professionals/full-time 67
Physicians 2
Registered nurses 57
Licensed practical nurses 8
Total medical professionals on retainer 403
Physicians on retainer 400
Nurses on retainer 3

Clients

Total 1,642
Corporate/institutional employer clients 82

Covered lives/managed cases

Total cases managed 11,192
Employer clients 95%
Insurer/managed care clients 5%
Group health claims 100%

Case management services since: 2004.

Parent: Fiserv Inc.

Case management services: telephone case management, patient education, online case reports, outcomes measurement, 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, den-

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tal, chiropractic, 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 \$3.25; per hour, \$100 to \$150.

American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards.

Branch offices: Dallas; San Antonio; Wausau, Wis.

Officers: John Weymer, president/CEO; Dr. Elaine Mischler, executive vp/chief medical officer; Patty Michalik, senior vp/CFO.

Contact: John Weymer.

B

Broadspire Services Inc.

1601 S.W. 80th Terrace,
Plantation, Fla. 33324;
954-693-1147; fax: 954-693-4074
www.choosebroadspire.com

2004 revenues

Total gross revenues \$364,000,000
Case management revenues \$65,000,000

Staff

Total case management employees 1,277
Certified Case Managers 363
Medical professionals/full-time 522

Physicians 2
Registered nurses 487
Licensed practical nurses 33
Total medical professionals on retainer ... 103
Physicians on retainer 103

Clients

Total 229
Corporate/institutional employer clients ... 129

Covered lives/managed cases

Total cases managed 57,919
Employer clients 10%
Insurer/managed care clients 90%
Workers compensation claims 100%

Case management services since: 1987.

Parent: Platinum Equity L.L.C.

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: chiropractic, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, workers compensation, short-/long-term disability.

Utilization management services: utilization review, integrated disability management.

Compensation: per hour, \$65 to \$100.

American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

Branch offices: all states, excluding Idaho, Montana, North Dakota and South Dakota.

Officers: Dennis Replogle, president/CEO; Peg

Haennicke, president-disability management services; Peter Imbrogno, COO

Contact: Stephanie Zercher, vp-marketing; 954-693-1110; szercher@choosebroadspire.com.

C

Cambridge Integrated Services Group Inc.

31500 Solon Road,
Solon, Ohio 44139;
877-785-3750; fax: 440-914-2591
www.cambridgeintegrated.com

2004 revenues

Total gross revenues \$218,000,000
Case management revenues \$7,135,636

Staff

Total case management employees 76
Certified Case Managers 45
Medical professionals/full-time 48
Registered nurses 45
Licensed practical nurses 3
Total medical professionals on retainer 4
Physicians on retainer 3
Nurses on retainer 1

Clients

Total 223
Corporate/institutional employer clients ... 195

Covered lives/managed cases

Total cases managed 5,988
Employer clients 85%
Insurer/managed care clients 15%
Workers compensation claims 95%
Group health claims 5%

Case management services since: 1998.

Parent: Scandent Group.

Case management services: onsite case management, telephone case management, patient education, outcomes measurement.

Health care services: chiropractic, prescription drugs, home health care, workers compensation.

Utilization management services: utilization review, demand management.

Compensation: per case, \$450 for first 60 days; per hour, \$82 to \$95; flat fee.

American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

Branch offices: 19 offices nationwide.

Officers: Tracey Carragher, chairperson/CEO; Keith Zimmerman, managing director/chief strategy officer; Rick Rothman, managing director.

Contact: Agnes R. Hoerberling, senior vp-Western division field claim services;
agnes_hoerberling@cisgi.com.

CareSys

15 River Road, Suite 200,
Wilton, Conn. 06897;
800-992-5531; fax: 866-870-0811
www.caresys.net

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 2004 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 2004 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.

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2004 revenues

Total gross revenues \$5,700,000
Case management revenues \$5,700,000

Staff

Total case management employees 59
Certified Case Managers 15
Medical professionals/full-time 29
Physicians 2
Registered nurses 25
Licensed practical nurses 2
Total medical professionals on retainer 4
Physicians on retainer 4

Clients

Total 24
Corporate/institutional employer clients 17

Covered lives/managed cases

Total cases managed 13,000
Employer clients 90%
Insurer/managed care clients 10%
Workers compensation claims 100%

Case management services since: 1988.**Parent:** MCMC L.L.C.

Case management services: telephone case management, online case reports, outcomes measurement, specialty referral review, integrated disability management, referrals to alternative settings, absence management, written case reports.

Health care services: chiropractic, physical therapy/rehabilitation, workers compensation, short-/long-term disability.

Utilization management services: utilization review, integrated disability management.

Compensation: per case, \$115 to \$475; per hour, \$65 to \$85; flat fee; percentage of savings.

Officers: Michael A. Lindberg, president/CEO; Brenda B. Calia, senior vp-integrated services; Carlos Navarro, vp-operations.

Contact: Brenda B. Calia; 203-761-7222; bcalia@caresys.net.

ComPsych Corp.

NBC Tower,
455 Cityfront Plaza Drive, 13th Floor,
Chicago, Ill. 60611;
800-851-1714; fax: 312-595-3125
www.compsych.com

2004 revenues*

Total gross revenues \$156,000,000
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 95

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 management, specialty referral review, integrated disability management, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, demand management, absence management, written case reports.

Health care services: home health care, psychiatric and substance abuse, short-/long-term disability.

Utilization management services: utilization review, disease management, integrated disability management.

Compensation: PEPM, \$1.50 to \$6; per case, \$250 to \$700; percentage of savings.

Officers: Dr. Richard A. Chaifetz, chairman/CEO; Robert Jacobson, CFO.

Contact: info@compsych.com.

*Estimated.

Concentra Inc.

5080 Spectrum Drive, Suite 400W,
Addison, Texas 75001-4648;
800-232-3550; fax: 972-387-0550
www.concentra.com

2004 revenues

Total gross revenues \$1,102,250,000
Case management revenues \$189,000,000

Staff

Total case management employees 2,000
Certified Case Managers 740
Medical professionals/full-time 803
Physicians 3
Registered nurses 750
Licensed practical nurses 50
Total medical professionals on retainer 100
Physicians on retainer 100

Clients

Total 1,600
Corporate/institutional employer clients 350

Covered lives/managed cases

Total cases managed 200,000
Employer clients 15%
Insurer/managed care clients 85%
Workers compensation claims 97%
Group health claims 3%

Case management services since: 1978.

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, physical therapy/rehabilitation, prescription drugs, psychiatric and substance abuse, workers compensation, short-/long-term disability.

Utilization management services: utilization review, disease management, integrated disability management.

Compensation: PEPM, per case, per hour, flat fee.

American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management

Standards, Workers Compensation Utilization Management Standards.

Branch offices: 16 offices nationwide, 1 in Canada.

Officers: Dan Thomas, CEO; Thomas E. Kiraly, executive vp/CFO/treasurer; Richard Parr II, general counsel/corporate secretary.

Contact: Tom Violette, vp-product management; 77 S. Bedford St., Burlington, Mass. 01803, tom_violette@concentra.com.

Corporate Care Management

1 Kattleville Road,
Binghamton, N.Y. 13901;
607-648-3400; fax: 607-648-3444
www.corporatecaremgmt.net

2004 revenues

Total gross revenues \$1,500,000
Case management revenues \$1,000,000

Staff

Total case management employees 15
Certified Case Managers 9
Medical professionals/full-time 14
Registered nurses 10
Licensed practical nurses 4
Total medical professionals on retainer 10
Physicians on retainer 10

Clients

Total 28
Corporate/institutional employer clients 5

Covered lives/managed cases

Total cases managed 18,200
Employer clients 40%
Insurer/managed care clients 60%
Workers compensation claims 20%
Group health claims 80%

Case management services since: 1987.

Case management services: telephone case management, patient education, online case reports, outcomes measurement, disease management, specialty referral review, integrated disability management, outpatient psychiatric and substance abuse referrals, high-risk maternity management, absence management, written case reports.

Health care services: group health care, physical therapy/rehabilitation, 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, \$2.25; per hour, \$95.

Officers: Barbara S. Kane, CEO.

Contact: Bob Nugent, senior vp; bob@corporatecaremgmt.com.

CorVel Corp.

2010 Main St., Suite 600,
Irvine, Calif. 92614;
949-851-1473; fax: 949-851-1469
www.corvel.com

2004 revenues

Total gross revenues \$295,000,000
Case management revenues \$135,000,000

Continued on next page

BI RANKS

Largest case management providers

Ranked by 2004 gross revenues from case management services

Rank	Company/Address	Telephone/Fax/Web site	Parent	Case management revenues	Total employees assigned to case management	Certified Case Managers	Total cases managed	Principal officer
1	Intracorp 1601 Chestnut St. Philadelphia, Pa. 19192	800-345-1075 Fax: 215-761-5538 www.intracorp.com	CIGNA Corp.	\$495,000,000	3,998	2,352	1,392,556	Kenneth R. Ross, president
2	Concentra Inc. 5080 Spectrum Drive, Suite 400W Addison, Texas 75001-4648	800-232-3550 Fax: 972-387-0550 www.concentra.com	—	\$189,000,000	2,000	740	200,000	Dan Thomas, CEO
3	GENEX Services Inc. 440 E. Swedesford Road, Suite 1000 Wayne, Pa. 19087	610-964-5100 Fax: 610-964-1919 www.genexservices.com	UnumProvident Corp.	\$155,000,000	1,038	387	145,000	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	—	\$135,000,000	2,000	350	200,000 ¹	V. Gordon Clemons, CEO
5	Broadspire Services Inc. 1601 S.W. 80th Terrace Plantation, Fla. 33324	954-693-1147 Fax: 954-693-4074 www.choosebroadspire.com	Platinum Equity L.L.C.	\$65,000,000	1,277	363	57,919	Dennis Replogle, president/CEO
6	SHPS 11405 Bluegrass Parkway Louisville, Ky. 40207	888-421-7477 Fax: 502-263-5610 www.shps.com	SHPS Inc.	\$58,000,000	312	84	205,226	Dave Nelson, president/CEO
7	Crawford & Co. 5620 Glenridge Drive N.E. Atlanta, Ga. 30342	800-241-2541 Fax: 404-845-3155 www.crawfordandcompany.com	—	\$46,622,000	472	120	37,468	Tom Crawford, president/CEO
8	ENCOMPASS Health Management Systems 6000 Westown Parkway West Des Moines, Iowa 50266	515-223-2900 Fax: 515-273-8767 www.encompassonline.com	Iowa Foundation for Medical Care	\$15,000,000	71	19	11,400	Don Lovasz, president
9	MedInsights Inc. 4360 Chamblee Dunwoody Road Atlanta, Ga. 30341	770-457-2400 Fax: 770-457-1500 www.medinsights.com	GAB Robins North America Inc.	\$14,000,000	125	65	9,104	Paul Bode, senior vp
10	Avidyn Health 8625 King George Drive, Suite 400 Dallas, Texas 75235	214-920-9076 Fax: 214-920-9370 www.avidynhealth.com	Fiserv Inc.	\$11,000,000	67	67	11,192	John Weymer, president/CEO

Companies that derive 100% of case management revenue from specialized case management services are not ranked. 1 Estimated.
Source: BI survey

Visit www.businessinsurance.com for the full searchable Directory of Case Management Service Providers

Continued from previous page

Staff

Total case management employees	2,000
Certified Case Managers	350
Medical professionals/full-time	1,300
Registered nurses	1,000
Licensed practical nurses	300

Clients

Total	1,600
Corporate/institutional employer clients	250

Covered lives/managed cases

Total cases managed	200,000*
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, disease management, specialty referral review, integrated disability management, referrals to alternative settings, demand management, absence management, written case reports.

Health care services: chiropractic, physical therapy/rehabilitation, prescription drugs, workers compensation, 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: Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

Branch offices: 150 offices nationwide.

Officers: V. Gordon Clemons, CEO; Richard Schweppe, CFO.

Contact: Brian Cushard, Enterprise Comp and CorCase product manager; 949-851-1473.

*Estimated.

Crawford & Co.

5620 Glenridge Drive N.E.,
Atlanta, Ga. 30342;
800-241-2541; fax: 404-845-3155
www.crawfordandcompany.com

2004 revenues

Total gross revenues	\$703,655,000
Case management revenues	\$46,622,000

Staff

Total case management employees	472
Certified Case Managers	120
Medical professionals/full-time	251
Physicians	1
Registered nurses	250

Clients

Total	1,385
Corporate/institutional employer clients	144

Covered lives/managed cases

Total cases managed	37,468
Employer clients	86%
Insurer/managed care clients	14%
Workers compensation claims	100%

Case management services since: 1941.

Case management services: onsite case man-

agement, telephone case management, patient 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, 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 hour, \$95 to \$120.

American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards.

Branch offices: 91 offices nationwide.

Officers: Tom Crawford, president/CEO; John Giblin, CFO; Larry Mattingly, senior vp-health care management services.

Contact: Larry Mattingly; 404-847-4121;
larry_mattingly@us.crawco.com.

D**Direct Medical Management Inc.**

2575 Grand Canal Blvd., Suite 100,
Stockton, Calif. 95207;
209-473-0811; fax: 209-473-0863
www.interplanhealth.com

2004 revenues

Total gross revenues	\$60,000
Case management revenues	\$60,000

Staff

Total case management employees	3
Certified Case Managers	1
Medical professionals/full-time	1
Registered nurses	1

Clients

Total	118
Corporate/institutional employer clients	118

Covered lives/managed cases

Total cases managed	93
Employer clients	90%
Insurer/managed care clients	10%
Group health claims	100%

Case management services since: 1982.

Parent: Interplan Health Group.

Case management services: telephone case management, patient education, online case reports, disease management, specialty referral review, integrated disability management, referrals to alternative settings, 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, short-/long-term disability, skilled nursing facilities, organ transplants.

Utilization management services: utilization review, demand management, disease management.

Compensation: PEPM, \$1.15; per hour, \$110.

American Accreditation HealthCare Commission/URAC status: Health Utilization Manage-

ment Standards.

Branch offices: Stow, Ohio.

Officers: Maureen Starr, vp-clinical payer programs; Mary Romanchock, vp-clinical operations.

Contact: Maureen Starr, 800-678-7877, ext. 304, mstarr@interplanhealth.com; Mary Romanchock, 800-345-6700, ext. 301, mromanchock@interplanhealth.com.

E**Employee Benefit Management Services Inc.**

P.O. Box 21367,
Billings, Mont. 59104;
406-245-3575; fax: 406-652-5380
www.ebmstpa.com

2004 revenues

Total gross revenues	\$19,263,812
Case management revenues	\$1,019,482

Staff

Total case management employees	11
Certified Case Managers	6
Medical professionals/full-time	11
Registered nurses	11
Total medical professionals on retainer	3
Physicians on retainer	3

Clients

Total	146
Corporate/institutional employer clients	146

Covered lives/managed cases

Total cases managed	3,618
Employer clients	100%

Case management services since: 1990.

Case management services: telephone case management, patient education, disease management, demand management, high-risk maternity management, written case reports.

Health care services: 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, \$1.25; per case, \$110.

Officers: Rick Larson, president; Nicki Larson, vp.

ENCOMPASS Health Management Systems

6000 Westown Parkway,
West Des Moines, Iowa 50266;
515-223-2900; fax: 515-273-8767
www.encompassonline.com

2004 revenues

Total gross revenues	\$86,000,000*
Case management revenues	\$15,000,000

Staff

Total case management employees	71
Certified Case Managers	19
Medical professionals/full-time	38
Registered nurses	38

Continued on next page

Continued from previous page

Total medical professionals on retainer . . .	276
Physicians on retainer	276

Clients

Total	88
Corporate/institutional employer clients . . .	82

Covered lives/managed cases

Total cases managed	11,400
Employer clients	60%
Insurer/managed care clients	40%
Workers compensation claims	40%
Group health claims	60%

Case management services since: 1990.**Parent:** Iowa Foundation for Medical Care.**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, 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 hour, \$100 to \$115.**American Accreditation HealthCare Commission/URAC status:** Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.**Branch offices:** Minneapolis; Omaha, Neb.; Las Vegas.**Officers:** Don Lovasz, president; Kathy Fliehler, vp.**Contact:** Michael Larson, national sales director; 952-945-3582; mlarson@encompas.com.**Represents the entire consolidated company, including the parent and its subsidiaries.***F****FARA Health Management**

400 E. Kaliste Saloom Road,
Suite 4500,
Lafayette, La. 70508;
800-215-3272; fax: 337-235-0955
www.fara.com

2004 revenues

Total gross revenues	\$45,739,372
Case management revenues	\$7,253,160

Staff

Total case management employees	75
Certified Case Managers	17
Medical professionals/full-time	68
Registered nurses	60
Licensed practical nurses	8
Total medical professionals on retainer	1
Physicians on retainer	1

Clients

Total	250
Corporate/institutional employer clients . . .	240

Covered lives/managed cases

Total cases managed	25,000
Employer clients	55%
Insurer/managed care clients	45%
Workers compensation claims	60%
Group health claims	40%

Case management services since: 1992.**Parent:** F.A. Richard & Associates Inc. dba FARA.**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, \$13 to \$27; per case, \$110; per hour, \$78 to \$80.**Branch offices:** 16 offices nationwide.**Officers:** M. Todd Richard, president/CEO; Reed A. Bell, executive vp/COO; Dan Clark, senior vp.**Contact:** Kay Martin, vp; kay.martin@fara.com.**G****GENEX Services Inc.**

440 E. Swedesford Road, Suite 1000,
Wayne, Pa. 19087;
610-964-5100; fax: 610-964-1919
www.genexservices.com

2004 revenues

Total gross revenues	\$195,000,000
Case management revenues . . .	\$155,000,000

Staff

Total case management employees	1,038
Certified Case Managers	387
Medical professionals/full-time	631
Registered nurses	631
Total medical professionals on retainer . . .	8,200
Physicians on retainer	8,200

Clients

Total	1,050
Corporate/institutional employer clients . . .	550

Covered lives/managed cases

Total cases managed	145,000
Employer clients	47%
Insurer/managed care clients	53%
Workers compensation claims	85.6%
Group health claims	14.4%

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 manage-

ment, 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, physical therapy/rehabilitation, prescription drugs, 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, per hour, flat fee, percentage of savings.**American Accreditation HealthCare Commission/URAC status:** Case Management Organization Standards, Health Utilization Management Standards.**Branch offices:** 100 offices nationwide.**Officers:** Peter C. Madeja, president/CEO; Delphia B. Frisch, senior vp-operations; Archie A. Anderson, senior vp-sales and marketing.**Contact:** Carolyn A. Hildenbrand, director-marketing and client services;
carolyn.hildenbrand@genexservices.com.**H****Hines & Associates Inc.**

115 E. Highland Ave.,
Elgin, Ill. 60120-5506;
800-735-1200; fax: 800-533-8795
www.hinesassoc.com

2004 revenues

Total gross revenues	\$12,000,000
Case management revenues	\$8,000,000

Staff

Total case management employees	92
Certified Case Managers	40
Medical professionals/full-time	92
Physicians	2
Registered nurses	90
Total medical professionals on retainer . . .	200
Physicians on retainer	200

Clients

Total	1,200
Corporate/institutional employer clients . . .	290

Covered lives/managed cases

Total cases managed	7,700
Employer clients	90%
Insurer/managed care clients	10%
Workers compensation claims	5%
Group health claims	95%

Case management services since: 1987.**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, chiro-

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practic, 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 case, per hour, flat fee, percentage of savings.

American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards.

Branch offices: 24 offices nationwide.

Officers: Judith C. Hines, president; Eileen Zurblis, executive vp; Lynn Breitbach, vp.

Contact: Judith C. Hines, 800-735-1200, ext. 3710, jhines@hinesassoc.com; Fran Snowden, director, return-to-work services, 800-735-1200, ext. 3706, fsnowden@hinesassoc.com; sales department, 800-735-1200, ext. 3705, sales@hinesassoc.com.

Intracorp

1601 Chestnut St.,
Philadelphia, Pa. 19192;
800-345-1075; fax: 215-761-5538
www.intracorp.com

2004 revenues

Total gross revenues \$569,000,000

Case management revenues ... \$495,000,000

Staff

Total case management employees ... 3,998

Certified Case Managers 2,352

Medical professionals/full-time 2,110

Physicians 33

Registered nurses 2,065

Licensed practical nurses 12

Total medical professionals on retainer ... 435

Physicians on retainer 435

Clients

Total 1,183

Corporate/institutional employer clients ... 389

Covered lives/managed cases

Total cases managed 1,392,556

Employer clients 17%

Insurer/managed care clients 83%

Workers compensation claims 24%

Group health claims 76%

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, chiro-

practic, 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 case, per hour, flat fee.

American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

Branch offices: Anaheim, Calif.; Atlanta; Pittsburgh; Dallas.

Officers: Kenneth R. Ross, president; Dr. Allen Woolf, senior vp/chief medical officer; Robert Picinich, senior vp-medical management sales.

Contact: Ruth Stoolman, director-business communication; 215-761-7152;
ruth.stoolman@cigna.com.

M

Magellan Health Services Inc.

16 Munson Road,
Farmington, Conn. 06032;
860-507-1900; fax: 860-507-1990
www.magellanhealth.com

2004 revenues

Total gross revenues \$1,800,000,000*

Staff

Total case management employees ... 3,478

Total medical professionals on retainer 62,804

Clients

Total 203

Corporate/institutional employer clients ... 132

Covered lives/managed cases

Total cases managed 1,330,000**

Case management services: onsite case management, telephone case management, patient education, outcomes measurement, disease management, 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.

Branch offices: 20 offices nationwide.

Officers: Steven Shulman, chairman/CEO; Rene Lerer, president/COO; Mark Demilio, executive vp/CFO.

Contact: marketing hotline; 800-458-2740, ext. 3-1250.

*Annualized net revenue from first three quarters.

**Cases managed does not include cases counted by health plan customers' systems.

Managed Care Concepts Inc.

7250 N. Cicero Ave.,
Lincolnwood, Ill. 60712;
800-732-1299; fax: 773-736-4886
www.managedcareconcepts.com

2004 revenues

Total gross revenues \$2,500,000

Case management revenues \$1,800,000

Staff

Total case management employees 25

Certified Case Managers 19

Medical professionals/full-time 21

Physicians 21

Total medical professionals on retainer ... 700

Physicians on retainer 700

Clients

Total 50

Corporate/institutional employer clients ... 50

Covered lives/managed cases

Total cases managed 1,215

Employer clients 100%

Workers compensation claims 20%

Group health claims 80%

Case management services since: 1992.

Case management services: telephone case management, patient education, outcomes measurement, disease management, specialty referral review, referrals to alternative settings, 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: per hour.

American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards.

Branch offices: Fountain Hills, Ariz.

Officers: Karen L. Andalman McIntyre, president.

Contact: info@managedcareconcepts.com.

Managed Care 2000+

3965 Henderson Blvd.,
Tampa, Fla. 33629;
877-710-0278; fax: 813-639-9095
www.managedcare2k.com

2004 revenues

Total gross revenues \$48,027,000*

Case management revenues \$2,284,000

Staff

Total case management employees 30

Certified Case Managers 13

Medical professionals/full-time 24

Physicians 1

Registered nurses 21

Licensed practical nurses 2

Clients

Total 852

Corporate/institutional employer clients ... 852

Covered lives/managed cases

Total cases managed 6,935

Employer clients 97%

Continued on next page

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Insurer/managed care clients 3%
Group health claims 100%
Parent: Corporate Benefit Services of America Inc.

Case management services: telephone case management, patient education, disease management, referrals to alternative settings, 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, \$1.50 to \$3; per hour, \$95 to \$125.

American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards.

Branch offices: Minneapolis.

Officers: Ralph Wolf, CEO-Corporate Benefit Services of America Inc.; Phil Christainson, president-Benefit Administration Services, Corporate Benefit Services of America Inc.; Dr. Larry Luter, chief medical officer/executive vp-Managed Care 2000+.

**Total gross revenue is for Corporate Benefit Services of America Inc.*

MedInsights Inc.

4360 Chamblee Dunwoody Road,
Atlanta, Ga. 30341;
770-457-2400; fax: 770-457-1500
www.medinsights.com

2004 revenues

Total gross revenues \$20,300,000
Case management revenues \$14,000,000

Staff

Total case management employees 125
Certified Case Managers 65
Medical professionals/full-time 75*
Registered nurses 71
Total medical professionals on retainer 13
Physicians on retainer 3
Nurses on retainer 10

Clients

Total 250
Corporate/institutional employer clients ..225

Covered lives/managed cases

Total cases managed 9,104
Employer clients 96%
Insurer/managed care clients 4%
Workers compensation claims 99%**

Case management services since: 1985.

Parent: GAB Robins North America Inc.

Case management services: onsite case management, telephone case management, patient education, 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.

Compensation: per case, per hour, flat fee, percentage of savings.

American Accreditation HealthCare Commission/URAC status: Workers Compensation Utilization Management Standards.

Branch offices: 16 offices nationwide.

Officers: Paul Bode, senior vp; Cecilia Almon, vp.

Contact: Cecilia Almon.

**Includes four certified rehabilitation counselors.*

***Other 1% from nonoccupational disability or liability.*

O

Options Unlimited

76 E. Main St.,
Huntington, N.Y. 11743;
631-673-1150; fax: 631-673-8369
www.optionsunlimited.org

2004 revenues

Total gross revenues \$2,400,000
Case management revenues \$2,200,000

Staff

Total case management employees 28
Certified Case Managers 11
Medical professionals/full-time 22
Registered nurses 22
Total medical professionals on retainer 160
Physicians on retainer 10
Nurses on retainer 150

Clients

Total 50
Corporate/institutional employer clients 12

Covered lives/managed cases

Total cases managed 1,200
Employer clients 83%
Insurer/managed care clients 17%
Workers compensation claims 1%
Group health claims 99%

Case management services since: 1983.

Parent: Matria Healthcare 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, 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, skilled nursing facilities, organ transplants.

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.

tion Standards.

Branch offices: Marietta, Ga.

Officers: Catherine Mullahy, president; Julia Graziano, vp-operations; Lorryne Lindsey, vp-sales and marketing.

Contact: Lorryne Lindsey, vp-sales and marketing; lorryne_lindsey@matria.com.

Q

Qualis Health

10700 Meridian Ave. N., Suite 100,
Seattle, Wash. 98133;
206-364-9700; fax: 206-368-2419
www.qualishealth.org

2004 revenues

Total gross revenues \$23,596,669
Case management revenues \$1,943,433

Staff

Total case management employees 23
Certified Case Managers 15
Medical professionals/full-time 19
Physicians 1
Registered nurses 18
Total medical professionals on retainer 145
Physicians on retainer 145

Clients

Total 16
Corporate/institutional employer clients 16

Covered lives/managed cases

Total cases managed 2,000*
Employer clients 100%
Group health claims 100%

Case management services since: 1990.

Case management services: onsite case management, telephone case management, patient education, outcomes measurement, disease management, 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, dental, physical therapy/rehabilitation, home health care, psychiatric and substance abuse, workers compensation, pediatric care, skilled nursing facilities, organ transplants.

Utilization management services: utilization review, demand management, disease management.

American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards.

Branch offices: Anchorage, Alaska.

Officers: Richard D. Rubin, chairman; Dr. Jonathan R. Sugarman, president/CEO; Marci Weis, vp-care management.

Contact: Michael B. Garrett, vp-business development; 206-368-2402; michaelg@qualishealth.org.

**Estimated.*

Continued on next page

Continued from previous page

S

SHPS

11405 Bluegrass Parkway,
Louisville, Ky. 40207;
888-421-7477; fax: 502-263-5610
www.shps.com

2004 revenues

Total gross revenues \$80,000,000
Case management revenues \$58,000,000

Staff

Total case management employees 312
Certified Case Managers 84
Medical professionals/full-time 220
Physicians 13
Registered nurses 207
Total medical professionals on retainer ... 135
Physicians on retainer 135

Clients

Total 47
Corporate/institutional employer clients ... 34

Covered lives/managed cases

Total cases managed 205,226
Employer clients 99%
Insurer/managed care clients 1%
Workers compensation claims 1%
Group health claims 99%

Case management services since: 1984.

Parent: SHPS Inc.

Case management services: telephone case management, patient education, outcomes measurement, disease management, 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, 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 case, per hour.

American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

Branch offices: Scottsdale, Ariz.; Seattle.

Officers: Dave Nelson, president/CEO; Keith Stoneback, corporate vp/president-Healthcare Services; Merle Ryland, CFO.

Contact: Sarah Bovine, manager-corporate communications; sarah.bovine@shps.net.

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

T

TOTAL Care Management

850 S. Pleasantburg Drive,
Greenville, S.C. 29606;
800-638-6829; fax: 864-233-5337
www.hewittcoleman.com

2004 revenues

Total gross revenues \$5,250,000
Case management revenues \$1,167,393

Staff

Total case management employees 9
Certified Case Managers 3
Medical professionals/full-time 6
Registered nurses 6
Total medical professionals on retainer ... 17
Physicians on retainer 6
Nurses on retainer 11

Clients

Total 73
Corporate/institutional employer clients ... 73

Covered lives/managed cases

Employer clients 95%
Insurer/managed care clients 5%
Workers compensation claims 55%
Group health claims 45%

Case management services since: 1996.

Parent: Hewitt, Coleman & Associates 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, 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, \$78 to \$150; percentage of savings, 30%.

Branch offices: Jackson, Miss.; Greensboro and Raleigh, N.C.; Nashville, Tenn.

Officers: Charles R. Warne, president; S. Dianne Matthews, senior vp; Maureen Davis, senior case manager.

Contact: S. Dianne Matthews;
diannem@hewittcoleman.com.

TRISTAR Managed Care

203 N. Golden Circle Drive, Suite 103,
Santa Ana, Calif. 92705;
714-571-1800; fax: 714-571-1810
www.tristarmc.com

2004 revenues

Total gross revenues \$8,297,062
Case management revenues \$3,429,885

Staff

Total case management employees 38
Certified Case Managers 14
Medical professionals/full-time 32
Registered nurses 24
Licensed practical nurses 8
Total medical professionals on retainer ... 4
Physicians on retainer 3
Nurses on retainer 1

Clients

Total 129
Corporate/institutional employer clients ... 64

Covered lives/managed cases

Total cases managed 7,111
Employer clients 90%
Insurer/managed care clients 10%
Workers compensation claims 100%

Case management services since: 1995.

Parent: TRISTAR Insurance Group.

Case management services: onsite case management, telephone case management, outcomes measurement, specialty referral review, written case reports.

Health care services: workers compensation.

Utilization management services: utilization review.

Compensation: per case, \$75; per hour, \$85 to \$95; flat fee, \$150 to \$300.

Branch offices: Los Angeles, Sacramento, San Diego and Walnut Creek, Calif.; Charleston, S.C.

Officers: Tom Veale, president/CEO; Jacqueline Payne, vp; Denise Cotter, CFO.

Contact: Jacqueline Payne; 714-245-4762;
jackie.payne@tristargroup.net.

Business Insurance

www.businessinsurance.com

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www.reprintbuyer.com

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

Walker College of Business,
Department of Finance, Banking and
Insurance
Brantley Risk and Insurance Center,
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; B.S.B.A.

Students in program in 2003/2004

Majors 120

Graduates from program in 2003/2004

Majors 60

Courses

Number of courses 6

Students enrolled 534

Needed for major 6

Elective 6

Industry advisory board input on curriculum.

Faculty

Tenured professors 4

Classes taught 6

Provided with funding for applied research in
RMI.

Scholarships

Total 31

Total amount \$21,555

Internships

Employers involved 16

Students involved 16

Alumni mentoring programs

Students involved 12

Students entering RMI industry: more than
80%.

Industries entered: 5% risk management; 90%
insurers; 5% agents/brokers.

Contact: David C. Marlett, director/assistant
professor; marlettcd@appstate.edu.

B

Ball State University

2000 W. University Ave.,
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/insurance

Accreditation: AACSB.

Memberships: Gamma Iota Sigma.

RMI degree first offered: 1973.

Degrees offered: major, minor; B.A., B.S.

Students in program in 2003/2004

Majors 40

Minors 20

Graduates from program in 2003/2004

Majors 25

Minors 15

Courses

Number of courses 8

Students enrolled 360

Needed for major 6

Needed for minor 5

Elective 1

Industry advisory board input on curriculum.

Faculty

Tenured professors 2

Classes taught 8

Provided with funding for applied research in
RMI.

Scholarships

Total 15

Total amount \$20,000

Internships

Employers involved 10

Students involved 14

International exchange programs

Institutions: Ball State Australian Center,
Lennox Head, Australia; Ball State London Cen-
tre, London.

Distance learning programs

Classes 1

Students involved 6

Alumni mentoring programs

Students involved 2

Students entering RMI industry: more than
80%.

Industries entered: 60% insurers; 40%
agents/brokers.

Contact: Steve Avila, associate professor;
savila@bsu.edu.

*In 2004, began offering a RMI graduate elective
course in the M.B.A. program*

Baylor University

Waco, Texas 76798;

800-229-5678

www.baylor.edu

■ Undergraduate program

Hankamer School of Business,
Department of Finance, Insurance and
Real Estate

1 Bear Place, Suite 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; B.B.A.

Students in program in 2003/2004

Majors 21

Graduates from program in 2003/2004

Majors 10

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 2

Classes taught 2

Provided with funding for applied research in
RMI.

Scholarships

Total 10

Total amount \$25,000

Internships

Employers involved 4

Students involved 3

Students entering RMI industry: more than
80%.

Industries entered: 20% risk management;
40% insurers; 30% agents/brokers; 10% con-
sulting firms.

Contact: James R. Garven, Frank S. Groner
Memorial Chair of Finance/director-risk man-
agement and insurance program/professor-
finance and insurance;
james_garven@baylor.edu.

Bradley University

Peoria, Ill. 61625;

www.bradley.edu

■ Undergraduate program

Foster College of Business

Administration,

Department of Finance and Quantitative
Methods

1501 W. Bradley Ave.,

Peoria, Ill. 61625;

309-677-3582; fax: 309-677-3374

Accreditation: AACSB.

Memberships: Gamma Iota Sigma.

RMI degree first offered: 1996.

Degrees offered: major; B.A., B.S.

Students in program in 2003/2004

Majors 15

Graduates from program in 2003/2004

Majors 5

Courses

Number of courses 4

Students enrolled 40

Needed for major 4

Elective 4

Continued on next page

Continued from previous page

Core 1

Faculty

Tenured professors 1

Classes taught 4

Scholarships

Total 7

Total amount \$20,000

Internships

Employers involved 8

Students involved 10

Students entering RMI industry: more than 80%.**Contact:** Lisa Gardner, Stephens Chair, director-RMI program; gardner@bradley.edu.

E

Eastern Kentucky University

Richmond, Ky. 40476;

859-622-1000

www.eku.edu**Undergraduate program**

College of Business & Technology,
Accounting, Finance & Information
Systems Department
521 Lancaster Ave.,
Richmond, Ky. 40476;

859-622-0187; fax: 859-622-0871

www.insurance.eku.edu**Accreditation:** AACSB.**Memberships:** Gamma Iota Sigma, Insurance Society.**RMI degree first offered:** 1975.**Degrees offered*:** major, minor; B.S., B.B.A.**Students in program in 2003/2004**

Majors 35

Minors 5

Graduates from program in 2003/2004

Majors 10

Minors 1

Courses

Number of courses 11

Students enrolled 125

Needed for major 8*

Needed for minor 4

Elective 11

Industry advisory board input on curriculum.

Faculty

Tenured professors 2

Classes taught 14

Nontenured professors 1

Classes taught 4

Provided with funding for applied research in RMI.

Scholarships

Total 22

Total amount \$26,000

Internships

Employers involved 2

Students involved 2

Students entering RMI industry: more than 80%.**Industries entered:** 10% risk management; 60% insurers; 30% agents/brokers.**Contact:** Peter R. Kensicki, professor-insurance; peter.kensicki@eku.edu.

*8 undergraduate courses needed for B.S. degree, 9 courses needed for B.B.A. degree.

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

Memberships: American Society of Safety
Engineers, Assn. of Fire Science Technicians

Degrees offered*: M.S., first offered in 1991.**Students:** 45 M.S.**Courses**

Number of courses 12

Students enrolled 50

Elective 7

Industry advisory board input on curriculum

Faculty

Tenured professors 4

Classes taught 12

Assistantships

Number 11

Total amount \$96,000

Internships

Employers involved 6

Students involved 6

Distance learning programs

Classes 12

Students involved 25

Alumni mentoring programs

Students involved 6

Students entering RMI industry: more than 80%.**Industries entered:** 80% risk management; 20% insurers.

Contact: Thomas D. Schneid, graduate coordinator-loss prevention and safety;
tom.schneid@eku.edu.

*Graduate degree offered in loss prevention and safety.

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 Law

313 RBA,
Tallahassee, Fla. 32306-1110;

Continued on next page

Directory explanation box

The 2005 Directory of 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 2003/2004 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.

BI RANKS

Largest undergraduate RMI programs

Ranked by students enrolled to receive a major in 2003/2004

Rank	University	Undergraduate department	Students in risk management/insurance program	Number of undergraduate courses offered in RMI	Contact
1	University of Georgia	Terry College of Business, Department of Insurance, Legal Studies and Real Estate	306	10	Robert E. Hoyt, department head/professor; rhoyt@terry.uga.edu
2	Temple University	Fox School of Business and Management, Department of Risk, Insurance and Healthcare Management	265	16	R.B. Drennan, department chair/program director/professor; rbdrennan@aol.com
3	University of Wisconsin-Madison	School of Business, Actuarial Science, Risk Management and Insurance Department	141	11	Mark Browne, professor; mbrowne@bus.wisc.edu
4	Florida State University	College of Business, Risk Management/Insurance, Real Estate and Business Law	130	9	Randy E. Dumm, associate professor- risk management and insurance; rdumm@fsu.edu
5	University of Mississippi	School of Business Administration, Department of Finance	127	6	Larry A. Cox, Robertson Chair of Insurance; lcx@bus.olemiss.edu
6	Illinois State University	College of Business, Katie School of Insurance and Financial Services, Finance, Insurance and Law Department	125	8	James Jones, director; jrjone2@ilstu.edu
7	Appalachian State University	Walker College of Business, Department of Finance, Banking and Insurance	120	6	David C. Marlett, director/assistant professor; marlettdc@appstate.edu
8	Georgia State University	Department of Risk Management and Insurance	116	8	Lorilee Schneider, undergraduate program adviser/assistant professor-risk management and insurance; schneider@gsu.edu
9	Mississippi State University	College of Business and Industry, Department of Finance and Economics	105	7	Edwin H. Duett, Lutken Chair of Insurance; eduett@cobilan.msstate.edu
10	Indiana State University	College of Business	76	11	Mary Ann Boose, professor; m-boose@indstate.edu

Source: BI survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of RMI Schools.

Continued from previous page

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; B.S.**Students in program in 2003/2004**

Majors 130

Graduates from program in 2003/2004

Majors 47

Courses

Number of courses 9

Students enrolled 1,371

Needed for major 7

Elective 3

Core 7

Faculty

Tenured professors 6

Classes taught 23

Part-time instructors 2

Classes taught 4

Provided with funding for applied research in RMI.

Scholarships

Total 20

Total amount \$15,000

Internships

Employers involved 10

Students involved 10

Alumni mentoring programs

Students involved 5

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@fsu.edu.**■ Graduate school**www.cob.fsu.edu/grad/**Accreditation:** AACSB.**Degrees offered:** M.S., first offered in 2001;

Ph.D., first offered in 1985.

Students: 70 M.S., 2 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-graduate studies; pmarone@fsu.edu.**G****Georgia State University**

University Plaza,

Atlanta, Ga. 30303;

404-651-2000

www.gsu.edu**■ Undergraduate program**

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; B.B.A.**Students in program in 2003/2004**

Majors 116

Graduates from program in 2003/2004

Majors 42

Courses

Number of courses 8

Students enrolled 744

Needed for major 7

Elective 7

Industry advisory board input on curriculum.

Faculty

Tenured professors 3

Classes taught 5

Nontenured professors 1

Classes taught 3

Part-time instructors 5

Classes taught 5

Graduate students 1

Classes taught 1

Provided with funding for applied research in RMI.

Scholarships

Total 10

Total amount \$30,000

Internships

Employers involved 20

Students involved 50

Students entering RMI industry: more than 80%.**Industries entered:** 30% risk management; 30% insurers; 30% agents/brokers; 10% employee benefits, financial planning, risk management consulting.**Contact:** Lorilee Schneider, undergraduate program adviser/assistant professor-risk management and insurance; schneider@gsu.edu.**■ Graduate school*****Accreditation:** AACSB.**Memberships:** Gamma Iota Sigma, Actuarial Science Club, Personal Financial Planning Club, Financial Planning Assn. (FPA) Alliance.**Degrees offered:** M.B.A., first offered in 1960;

M.S., first offered in 1963; Ph.D., first offered in 1968.

Students: 101 M.B.A., 68 M.S., 11 Ph.D.**Courses**

Number of courses 17

Students enrolled 777

Needed for major 7*

Needed for minor 4

Needed for Ph.D. major 8

Elective 7

Core 17

Industry advisory board input on curriculum

Faculty

Tenured professors 6

Classes taught 17

Nontenured professors 1

Classes taught 5

Part-time instructors 3

Classes taught 5

Provided with funding for applied research in RMI.

Assistantships

Number 30

Total amount \$175,000

Internships

Employers involved 20

Students involved 40

Students entering RMI industry: more than 80%.**Industries entered:** 40% risk management; 30% insurers; 20% agents/brokers; 10% employee benefits, financial planning, risk management consulting.**Contact:** William R. Feldhaus, graduate program adviser/associate professor-risk management and insurance; feldhaus@gsu.edu.**Offers concentrations (4 courses) in several areas of risk management including actuarial science and financial risk management, as well as specialization in enterprise risk management (7 courses) and mathematical risk management (10 courses).***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.bschoool.howard.edu**Accreditation:** AACSB.**Memberships:** Gamma Iota Sigma, Actuarial Science Club.**RMI degree first offered:** 1979.**Degrees offered:** major; B.A.**Students in program in 2003/2004**

Majors 20

Major in international business with an empha-

Continued on next page

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sis in RMI 2

Graduates from program in 2003/2004

Majors 4

Courses

Number of courses 7

Students enrolled 40

Needed for major 7

Needed for major in international business with

an emphasis in RMI 4

Elective 1

Core 1

Industry advisory board input on curriculum.

Faculty

Nontenured professors 1

Classes taught 4

Part-time instructors 1

Classes taught 1

Scholarships

Total 8

Total amount \$100,000

Internships

Employers involved 10

Students involved 20

Alumni mentoring programs

Students involved 10

Students entering RMI industry: more than

80%.

Industries entered: 20% insurers; 40%

agents/brokers; 40% consulting firms.

Contact: B. Paul Choi, assistant professor;*bchoi@howard.edu.***Illinois State University**

Normal, Ill. 61790;

*www.ilstu.edu***Undergraduate program**

College of Business, Katie School of

Insurance and Financial Services,

Finance, Insurance and Law

Department

Campus Box 5490,

Normal, IL 61790;

800-697-8692; fax: 309-438-7753

*www.katieschool.org, www.cob.ilstu.edu***Accreditation:** AACSB.**Memberships:** Gamma Iota Sigma.**RMI degree first offered:** 1993.**Degrees offered:** major, minor; B.S.**Students in program in 2003/2004**

Majors 125

Minors 192

Graduates from program in 2003/2004

Majors 53

Minors 80

Courses

Number of courses 8

Students enrolled 921

Needed for major 6

Needed for minor 4

Elective 8

Industry advisory board input on curriculum.

Faculty

Tenured professors 3

Classes taught 4

Part-time instructors 4

Classes taught 4

Provided with funding for applied research in

RMI.

Scholarships

Total 98

Total amount \$111,000

Internships*

Employers involved 20

Students involved 43

International exchange programs*

Students involved 6

Students entering RMI industry: 60% to 80%.**Industries entered:** 2% risk management; 75%

insurers; 20% agents/brokers; 3% criminal jus-

tice and fraud investigation.

Contact: James Jones, director;*jjrjone2@ilstu.edu.***Offers internships/exchange programs in the Bermuda**insurance market, Lloyd's of London and the Zurich**insurance market.***Illinois Wesleyan University**

Bloomington, Ill. 61702;

309-556-1000

*www.iwu.edu***Undergraduate program**

Department of Business Administration

205 Beecher St.,

Bloomington, Ill. 61702;

309-556-3827; fax: 309-556-3719

*www.iwu.edu/~risk***Memberships:** Risk Management & Finance

Society.

RMI degree first offered: 1955.**Degrees offered:** major, minor; B.A., B.S.**Students in program in 2003/2004**

Majors 9

Minors 7

Graduates from program in 2003/2004

Majors 7

Minors 5

Courses

Number of courses 5

Students enrolled 130

Needed for major 4

Needed for minor 4

Elective 1

Core 1

Faculty

Tenured professors 2

Classes taught 5

Part-time instructors 1

Classes taught 1

Scholarships

Total 3

Total amount \$1,200

Internships

Employers involved 14

Students involved 22

Alumni mentoring programs

Students involved 2

Students entering RMI industry: more than

80%.

Industries entered: 10% risk management; 60%

insurers; 10% agents/brokers; 20% finance.

Contact: J. Tim Query, coordinator-risk man-agement studies; *tquery@iwu.edu.***Indiana State University**

200 N. Seventh St.,

Terre Haute, Ind. 47809;

812-237-2106

*www.indstate.edu***Undergraduate program**

College of Business

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; B.S.**Students in program in 2003/2004**

Majors 76

Minors 55

Graduates from program in 2003/2004

Majors 16

Minors 21

Courses

Number of courses 11

Students enrolled 212

Needed for major 9

Needed for minor 5

Elective 11

Industry advisory board input on curriculum.

Faculty

Tenured professors 3

Classes taught 10

Part-time instructors 1

Classes taught 1

Provided with funding for applied research in

RMI.

Scholarships

Total 67

Total amount \$101,858

Internships

Employers involved 15

Students involved 18

Distance learning programs

Classes 4

Students involved 72

Alumni mentoring programs

Students involved 11

Students entering RMI industry: more than 80%.**Industries entered:** 5% risk management; 75%

insurers; 20% agents/brokers.

Contact: Mary Ann Boose, professor;*m-boose@indstate.edu.***La Salle University**

Philadelphia, Pa. 19141;

*www.lasalle.edu***Undergraduate program**

School of Business,

Department of Finance

1900 W. Olney Ave.,

Continued on next page

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Philadelphia, Pa. 19141;
215-951-1824; fax: 215-951-1483

Accreditation: AACSB.**Memberships:** Gamma Iota Sigma.**RMI degree first offered:** 1983.**Degrees offered:** minor; B.S.**Students in program in 2003/2004**

Minors 20

Graduates from program in 2003/2004

Minors 10

Courses

Number of courses 5

Students enrolled 109

Needed for minor 4

Elective 5

Faculty

Tenured professors 1

Classes taught 2

Nontenured professors 1

Classes taught 2

Scholarships

Total 1

Total amount \$2,500

Internships

Employers involved 3

Students involved 3

Students entering RMI industry: less than 40%.**Industries entered:** 55% insurers; 10% agents/brokers; 35% financial services.**Contact:** Kathleen McNichol, assistant professor; mcnichol@lasalle.edu.

M

Middle Tennessee State University

Murfreesboro, Tenn. 37132;
615-898-2673
www.mtsu.edu

Undergraduate program

College of Business
1302 E Main St.,
Murfreesboro, Tenn. 37132;
615-898-5596; fax: 615-898-5596

Accreditation: AACSB.**Memberships:** Gamma Iota Sigma.**RMI degree first offered:** 1982.**Degrees offered:** major, minor, major in finance with an emphasis in RMI; B.B.A.**Students in program in 2003/2004**

Minors 50

Major in finance with an emphasis in RMI 70

Graduates from program in 2003/2004

Minors 7

Majors in finance with an emphasis in RMI 17

Courses

Number of courses 8

Students enrolled 300

Needed for minor 4

Needed for major in finance with an emphasis in RMI 5

Elective 8

Industry advisory board input on curriculum.

Faculty

Tenured professors 2

Classes taught 8

Part-time instructors 2

Classes taught 4

Scholarships

Total 54

Total amount \$32,000

Internships

Employers involved 20

Students involved 20

Students entering RMI industry: 60% to 80%.**Industries entered:** 5% risk management; 60% insurers; 15% agents/brokers; 20% education, financial institutions, manufacturing, service industries.**Contact:** Kenneth W. Hollman, chair-insurance; 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
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; B.B.A.**Students in program in 2003/2004**

Majors 105

Minors 7

Major in general business with an emphasis in RMI 49

Graduates from program in 2003/2004

Majors 25

Minors 3

Majors in general business with an emphasis in RMI 22

Courses

Number of courses 7

Students enrolled 490

Needed for major 5

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

Nontenured professors 2

Classes taught 3

Part-time instructors 1

Classes taught 1

Graduate students 1

Classes taught 1

Provided with funding for applied research in RMI.

Scholarships

Total 15

Total amount \$12,500

Internships

Employers involved 7

Students involved 10

Distance learning programs

Classes 2

Students involved 50

Students entering RMI industry: 60% to 80%.**Industries entered:** 10% risk management; 35% insurers; 40% agents/brokers; 15% consulting, employee benefits, excess & surplus.**Contact:** Edwin H. Duett, Lutken Chair of Insurance; eduet@cobilan.msstate.edu.

O

Ohio State University

Columbus, Ohio 43210;
www.osu.edu

Undergraduate program

Fisher College of Business,
Finance Department
2100 Neil Ave.,
Columbus, Ohio 43210;
614-292-5026; fax: 614-292-2418
www.fisher.osu.edu/fin/finance.htm

Accreditation: AACSB.**Memberships:** Gamma Iota Sigma.**Degrees offered:** major, major in accounting, finance with an emphasis in RMI; B.S.**Students in program in 2003/2004**

Majors 22

Major in accounting, finance with an emphasis in RMI 40

Graduates from program in 2003/2004

Majors 22

Majors in accounting, finance with an emphasis in RMI 40

Courses

Number of courses 3

Students enrolled 200

Needed for major 3

Elective 3

Faculty

Tenured professors 1

Classes taught 2

Part-time instructors 1

Classes taught 1

Scholarships

Total 25

Total amount \$22,000

Students entering RMI industry: 40% to 60%.**Industries entered:** 10% risk management; 50% insurers; 40% agents/brokers.**Contact:** Michael L. Smith, associate professor; smith.142@osu.edu.

Olivet College

Olivet, Mich. 49076;
269-749-7000
www.olivetcollege.edu

Undergraduate program

Insurance Program
Mott Academic Building,
320 S. Main St., Room 406,
Olivet, Mich. 49076;
269-749-7626; fax: 269-749-7185

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*web.olivetcollege.edu/insurance.***Memberships:** Gamma Iota Sigma.**RMI degree first offered:** 1980.**Degrees offered:** major; B.A.**Students in program in 2003/2004**

Majors 67

Graduates from program in 2003/2004

Majors 16

Courses

Number of courses 11

Students enrolled 131

Needed for major 7

Needed for major in sports management with an emphasis in RMI 1

Elective 6

Core 4

Industry advisory board input on curriculum.

Faculty

Tenured professors 2

Classes taught 13

Scholarships

Total 49

Total amount \$66,800

Internships

Employers involved 22

Students involved 25

Students entering RMI industry: more than 80%.**Industries entered:** 66% insurers; 33% agents/brokers; 1% graduate school, human resources in a noninsurance company.**Contact:** Michael R. Hubbel, director-insurance program/professor-insurance and risk management; *mhubbel@olivetcollege.edu.*

S

St. Cloud State UniversitySt. Cloud, Minn. 56301-4498;
320-308-0121*www.stcloudstate.edu***Undergraduate program**Herberger College of Business,
Department of Finance, Insurance &
Real Estate720 Fourth Avenue S.,
St. Cloud, Minn. 56301-4498;
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; B.S.**Students in program in 2003/2004**

Majors 11

Graduates from program in 2003/2004

Majors 5

Courses

Number of courses 5

Students enrolled 305

Needed for major 5

Needed for minor 5

Elective 5

Continued on next page

Core 1
Industry advisory board input on curriculum.**Faculty**

Tenured professors 2

Classes taught 5

Scholarships

Total 4

Total amount \$2,000

Students entering RMI industry: 60% to 80%.**Contact:** Joe Haley, associate professor;
*jhaley@stcloudstate.edu.***St John's University**

New York, N.Y. 10007-2165;

*www.new.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

new.stjohns.edu/academics/graduate/tobi
*n/academics/srm***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; B.S.**Students in program in 2003/2004**

Majors 48

Major in actuarial science with an emphasis in RMI 46

Graduates from program in 2003/2004

Majors 16

Majors in actuarial science with an emphasis in RMI 5

Courses

Number of courses 11

Students enrolled 216

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 1

Classes taught 5

Nontenured professors 1

Classes taught 5

Part-time instructors 2

Classes taught 4

Provided with funding for applied research in RMI.

Scholarships

Total 40

Total amount \$450,000

Internships

Employers involved 25

Students involved 30

Alumni mentoring programs

Students involved 20

Students entering RMI industry: more than 80%.**Industries entered:** 29% risk management;

42% insurers; 29% agents/brokers.

Contact: Andrew Ippolito, senior associate
director-admission; *ippolita@stjohns.edu.***Graduate school***new.stjohns.edu/academics/graduate/tobi*
*n/academics/srm***Accreditation:** AACSB.**Memberships:** Gamma Iota Sigma, Actuarial
Science Club.**Degrees offered:** M.B.A., first offered in 1972;
M.S., first offered in 1998.**Students:** 38 M.B.A., 20 M.S.**Courses**

Number of courses 9

Students enrolled 28

Needed for major 9

Needed for minor 3

Elective 9

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 10

Students involved 11

Alumni mentoring programs

Students involved 11

Students entering RMI industry: more than 80%.**Industries entered:** 25% risk management;
33% insurers; 33% agents/brokers; 9% consult-
ing, financial advising.**Contact:** Catherine Marshall, manager-graduate
enrollment services; *marshalc@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

San Antonio, Texas 78228;

210-436-3705; fax: 210-431-2115

Accreditation: AACSB.**RMI degree first offered:** 1970.**Degrees offered:** major; B.B.A.**Students in program in 2003/2004**

Majors 35

Graduates from program in 2003/2004

Majors 16

Courses

Number of courses 4

Students enrolled 160

Needed for major 4

Elective 4

Faculty

Tenured professors 2

Classes taught 4

Scholarships

Total 20000

Continued from previous page

Total amount \$20,000

Internships

Employers involved 8

Students involved 8

Students entering RMI industry: 60% to 80%.**Contact:** Jerry D. Todd, The Charles E. Cheever Chair in Risk Management; jtodd@stmarytx.edu.**Southwest Missouri State University**Springfield, Mo. 65804;
417-836-5000; fax: 417-836-6224
www.smsu.edu**Undergraduate program**Finance and General Business Department
901 S. National, 300 Glass Hall,
Springfield, Mo. 65804;
417-836-5504; fax: 417-836-6224
www.smsu.edu/fgb**Accreditation:** AACSB.**Memberships:** Gamma Iota Sigma.**Degrees offered:** major, minor; B.S.**Students in program in 2003/2004**

Majors 35

Minors 35

Graduates from program in 2003/2004

Majors 9

Minors 7

Courses**Number of courses** 9

Students enrolled 300

Needed for major 6

Needed for minor 5

Elective 3

Core 5

Required 4

Industry advisory board input on curriculum.

Faculty

Tenured professors 2

Classes taught 6

Part-time instructors 2

Classes taught 3

Provided with funding for applied research in RMI.

Scholarships

Total 20

Total amount \$15,000

Internships

Employers involved 5

Students involved 5

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, Chair of Insurance; johnpatton@smsu.edu.Companies interested in being listed in any of
BI's online directories should contact the
Directory department at bidirectory@crain.com**T****Temple University**Philadelphia, Pa. 19122;
www.temple.edu**Undergraduate program**Fox School of Business and Management, 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
sbm.temple.edu/dept/rihm/**Accreditation:** AACSB.**Memberships:** Gamma Iota Sigma.**RMI degree first offered:** 1960.**Degrees offered:** major, minor; B.A.**Students in program in 2003/2004**

Majors 265

Minors 12

Graduates from program in 2003/2004

Majors 95

Minors 6

Courses

Number of courses 16

Students enrolled 1,665

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 6

Classes taught 25

Part-time instructors 2

Classes taught 3

Provided with funding for applied research in RMI.

Scholarships

Total 12

Total amount \$180,000

Internships

Employers involved 48

Students involved 90

Alumni mentoring programs

Students involved 45

Students entering RMI industry: more than 80%.**Industries entered:** 5% risk management; 30% insurers; 30% agents/brokers; 35% consulting.**Contact:** R.B. Drennan, department chair/program director/professor; rbdrennan@aol.com.**Graduate school****Accreditation:** AACSB.**Memberships:** Gamma Iota Sigma.**Degrees offered:** M.B.A., first offered in 1960; M.S., first offered in 1960; Ph.D., first offered in 1970.**Students:** 30 M.B.A., 14 M.S., 18 Ph.D.**Courses**

Number of courses 7

Students enrolled 510

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

Provided with funding for applied research in RMI.

Assistantships

Number 9

Total amount \$54,000

Distance learning programs

Classes 1

Students involved 25

Students entering RMI industry: more than 80%.**Industries entered:** 5% risk management; 30% insurers; 30% agents/brokers; 35% consulting.**Contact:** Michael Powers (Ph.D. program), Laureen Regan (M.S. and M.B.A. programs), professors/program directors; michael.powers@temple.edu, laureen.regan@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: 403-770-8104
www.haskayne.ucalgary.ca/rmin/**Accreditation:** AACSB.**Memberships:** Assn. of Risk Management & Insurance.**RMI degree first offered:** 1992.**Degrees offered:** major, major in finance with an emphasis in RMI; bachelor of commerce.**Students in program in 2003/2004**

Majors 35

Major in finance with an emphasis in RMI 51

Graduates from program in 2003/2004

Majors 5

Majors in finance with an emphasis in RMI 34

Courses

Number of courses 7

Students enrolled 449

Needed for major 5

Needed for major in finance with an emphasis in RMI 3

Elective 7

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Industry advisory board input on curriculum.

Faculty

Tenured professors 3
 Classes taught 10
 Provided with funding for applied research in RMI.

Scholarships

Total 20
 Total amount \$33,500

Internships

Employers involved 4
 Students involved 9

International exchange programs

Institutions: Universidad de Palermo, Argentina; James Cook University, University of South Australia, Australia; Vienna University of Economic & Business Administration, Austria; FGV-EAESP, Pontifica Universidade Catolica do Rio de Janeiro, Brazil; Pontifica Universidad Catolica de Chile, Chile; Peking University, Sun Yat-Sen (Zhongshan) University, Xi'an Jiaotong University, China; University of Economics, Prague, Czech Republic; Copenhagen Business School, Denmark; Helsinki School of Economics & Business Administration, Helsinki University of Technology, Finland; EPSC/ESSEC Business School Groupe SUC de CO Montpellier, HEC School of Management, France; European Business School, Kaiserslautern University, Germany; Hong Kong Polytechnic University, Hong Kong University of Science & Technology, University of Hong Kong, Hong Kong; Quinn School of Business of University College Dublin, Ireland; Kyung Hee University, Seoul National University, Korea; National Autonomous University of Mexico, Tec de Monterrey (ITESM), Mexico City, Tec de Monterrey, Monterrey, Mexico; Rotterdam School of Economics, University of Maastricht, The Netherlands; Norwegian School of Management, Norway; Warsaw School of Economics, Poland; Nanyang Technological University, Singapore Management University, Singapore; Escola Superior de Comercio Internacional, Spain; Jonkoping University, University of Uppsala, Sweden; National Chengchi University, National Chiao Tung University, National Sun Yet Sen University, Taiwan; Chulalongkorn University, Thammasat University, Thailand; Manchester Business School, University of Strathclyde, United Kingdom.

Students involved 4

Students entering RMI industry: 60% to 80%.**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**Degrees offered:** Ph.D., first offered in 2002.**Students:** 1 Ph.D.**Courses**

Number of courses 1
 Students enrolled 1
 Needed for Ph.D. major 4
 Needed for Ph.D. minor 2
 Industry advisory board input on curriculum

Faculty

Tenured professors 3
 Classes taught 1
 Provided with funding for applied research in RMI.

Assistantships

Number 1
 Total amount \$20,000

Students entering RMI industry: less than 40%**Industries entered:** 100% Regional Health Authority.

Contact: Norma L. Nielson, chairholder-insurance and risk management;

*norma.nielson@haskayne.ucalgary.ca.***University of Central Arkansas**

Conway, Ark. 72035-0001;
 501-450-5000; fax: 501-450-5003
www.uca.edu

■ Undergraduate program

College of Business Administration
 201 Donaghey Ave., BBA-222,
 Conway, Ark. 72035-0001;
 501-450-3106; fax: 501-450-5302
www.business.uca.edu/

Accreditation: AACSB.**Memberships:** Insurance Society.**RMI degree first offered:** 2000.**Degrees offered:** major, major in business administration with an emphasis in RMI; B.S.**Students in program in 2003/2004**

Majors 37
 Major in business administration with an emphasis in RMI 10

Graduates from program in 2003/2004

Majors 8
 Majors in business administration with an emphasis in RMI 5

Courses

Number of courses 7
 Students enrolled 192
 Needed for major 6
 Needed for major in business administration with an emphasis in RMI 4
 Elective 3

Faculty

Tenured professors 2
 Classes taught 10

Scholarships

Total 6
 Total amount \$6,500

Internships

Employers involved 4
 Students involved 4

Students entering RMI industry: more than 80%.**Industries entered:** 50% insurers; 30% agents/brokers; 20% financial services.

Contact: John Bratton, professor-insurance and risk management; *jbratton@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; B.B.A.**Students in program in 2003/2004**

Majors 306
 Major in international business with an emphasis in RMI 6

Graduates from program in 2003/2004

Majors 162
 Majors in international business with an emphasis in RMI 5

Courses

Number of courses 10
 Students enrolled 1,896
 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 15
 Nontenured professors 1
 Classes taught 6
 Part-time instructors 1
 Classes taught 2
 Graduate students 2
 Classes taught 4
 Provided with funding for applied research in RMI.

Scholarships

Total 234
 Total amount \$59,175

Internships

Employers involved 75
 Students involved 104
 Alumni mentoring programs
 Students involved 19

Students entering RMI industry: more than 80%.**Industries entered:** 10% risk management;

Continued on next page

Largest graduate RMI programs

Ranked by students enrolled to receive a graduate degree in RMI in 2003/2004*

University name	Number of students
Georgia State University	180
Florida State University	72
Temple University	62
St John's University	58
Eastern Kentucky University	45 ¹

Source: BI survey

*Includes both graduate and Ph.D. programs. 1
 Degree in Loss Prevention and Safety

Continued from previous page

40% insurers; 35% agents/brokers; 15% excess & surplus lines insurers, RIMS vendors, TPAs.

Contact: Robert E. Hoyt, department head/professor; rhoyt@terry.uga.edu.

■ Graduate school

Degrees offered: M.B.A., first offered in 1970; Ph.D., first offered in 1970.

Students: 35 M.B.A., 4 Ph.D.

Courses

Number of courses	6
Students enrolled	190
Needed for major	2
Needed for Ph.D. major	5
Elective	6
Provided with funding for applied research in RMI.	

Assistantships

Number	29*

Distance learning programs

Classes	1
Students involved	35

Students entering RMI industry: less than 40%.

Industries entered: 20% risk management; 30% insurers; 30% agents/brokers; 20% employee benefits and risk management consultants.

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 \$11,874** stipend for Ph.D. candidates **Estimated

University of Hartford

West Hartford, Conn. 06117;
860-768-4100
www.hartford.edu

■ Undergraduate program

The Barney School of Business
200 Bloomfield Ave.,
West Hartford, Conn. 06117;
860-768-4503; fax: 860-768-4991
www.hartford.edu/barney

Accreditation: AACSB.

Memberships: Gamma Iota Sigma.

RMI degree first offered: 1977.

Degrees offered: major, minor; B.A.

Students in program in 2003/2004

Majors	40
Minors	5

Graduates from program in 2003/2004

Majors	21
Minors	2

Courses

Number of courses	6
Students enrolled	231
Needed for major	7
Needed for minor	4
Elective	4
Core	4
Required	1

Faculty

Tenured professors	2
Classes taught	9

Part-time instructors	1
Classes taught	1
Provided with funding for applied research in RMI.	

Internships

Employers involved	20
Students involved	20

Students entering RMI industry: more than 80%.

Industries entered: 5% risk management; 90% insurers; 5% agents/brokers.

Contact: Ann Costello, director-R.C. Knox Center for Insurance & Risk Management Studies/professor-insurance; acostello@hartford.edu.

■ Graduate school

Degrees offered: M.B.A., first offered in 1977.

Students: 6 M.B.A.

Courses

Number of courses	4
Students enrolled	120
Needed for major	5
Elective	4

Faculty

Nontenured professors	1
Classes taught	1
Part-time instructors	1
Classes taught	1
Provided with funding for applied research in RMI.	

Assistantships

Number	1
Total amount	\$8,500

Students entering RMI industry: more than 80%.

Industries entered: 5% risk management; 90% insurers; 5% agents/brokers.

Contact: Ann Costello, director-R.C. Knox Center for Insurance & Risk Management Studies/professor-insurance; acostello@hartford.edu.

University of Louisiana at Lafayette

104 University Circle,
Lafayette, La. 70504;
337-482-1000
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;
337-482-6664; fax: 337-482-6675
www.cobweb.louisiana.edu

Accreditation: AACSB.

Memberships: Risk Management & Insurance Society.

RMI degree first offered: 1994.

Degrees offered: major; B.S.

Students in program in 2003/2004

Majors	75
Graduates from program in 2003/2004	

Majors	15

Courses

Number of courses	6

Students enrolled	230
Needed for major	5
Elective	4
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	\$8,000

Internships

Employers involved	5
Students involved	5

Students entering RMI industry: more than 80%.

Industries entered: 15% risk management; 10% insurers; 15% agents/brokers; 60% claims, human resources.

Contact: William L. Ferguson, G. Frank Purvis Jr. Endowed Chair of Insurance and Risk Management/associate professor; ferguson@louisiana.edu.

Offers one graduate level course in RMI

University of Louisiana at Monroe

Monroe, La. 71209;
318-342-1157
www.ulm.edu

■ Undergraduate program

College of Business Administration,
Department of Economics and Finance
700 University Ave.,
Monroe, La. 71209;
318-342-1150; fax: 318-342-3096
ele.ulm.edu/eco_finn.html

Accreditation: AACSB.

Memberships: Gamma Iota Sigma, The Insurance Society.

RMI degree first offered: 1992.

Degrees offered: major, minor, major in general business with an emphasis in RMI; B.B.A.

Students in program in 2003/2004

Majors	30
Major in general business with an emphasis in RMI	4

Graduates from program in 2003/2004

Majors	11
Majors in general business with an emphasis in RMI	2

Courses

Number of courses	7
Students enrolled	188
Needed for major	7
Needed for minor	6
Needed for major in general business with an emphasis in RMI	3
Elective	7
Core	7
Industry advisory board input on curriculum.	

Faculty

Tenured professors	1
Classes taught	5
Part-time instructors	1

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Classes taught	2
Scholarships	

Total	11
Total amount	\$13,000

Distance learning programs

Classes	1
Students involved	12

Students entering RMI industry: 60% to 80%.**Industries entered:** 5% insurers; 85% agents/brokers; 10% banking.**Contact:** Christine Taylor Berry, State Farm Endowed Director of Insurance Studies/assistant professor; cberry@ulm.edu.**University of Minnesota**Minneapolis, Minn. 55455-0438;
www.umn.edu**Undergraduate program**Carlson School of Management
321 19th Ave. S.,
Minneapolis, Minn. 55455-0438;
612-625-2553; fax: 612-626-1335
www.csom.umn.edu**Accreditation:** AACSB.**RMI degree first offered:** 1956.**Degrees offered:** major, minor; B.S.**Students in program in 2003/2004**

Majors	30
Minors	35

Graduates from program in 2003/2004

Majors	15
Minors	20

Majors in finance* with an emphasis in RMI 20

Courses

Number of courses	5
Students enrolled	150
Needed for major	4
Needed for minor	3
Needed for major in finance* with an emphasis in RMI	3
Elective	4
Core	1
Industry advisory board input on curriculum.	

Faculty

Tenured professors	2
Classes taught	5
Part-time instructors	21
Classes taught	1

Scholarships

Total	2
Total amount	\$3,000

Internships

Employers involved	3
Students involved	10
Alumni mentoring programs	
Students involved	4

Students entering RMI industry: less than 40%.**Contact:** Andrew Whitman, professor-insurance; awhitman@csom.umn.edu.

*Double majors in finance and risk management and insurance

University of MississippiUniversity, Miss. 38677-1848;
662-915-8411
www.olemiss.edu**Undergraduate program**School of Business Administration,
Department of Finance
P.O. Box 1848,
University, Miss. 38677-1848;
662-915-5820; fax: 662-915-5821
www.insurance.bus.olemiss.edu**Accreditation:** AACSB.**Memberships:** Insurance & Risk Management Society.**RMI degree first offered:** 1947.**Degrees offered:** major, minor; B.B.A.**Students in program in 2003/2004**

Majors	127
Minors	6

Graduates from program in 2003/2004

Majors	30
Minors	2

Courses

Number of courses	6
Students enrolled	604
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	6
Provided with funding for applied research in RMI.	

Scholarships

Total	32
Total amount	\$20,000

Internships

Employers involved	19
Students involved	21

Students entering RMI industry: more than 80%.**Industries entered:** 55% insurers; 24% agents/brokers; 21% claims services, managing general agents, TPAs.**Contact:** Larry A. Cox, Robertson Chair of Insurance; lcox@bus.olemiss.edu.

Offers one graduate M.B.A. elective course in RMI

University of Pennsylvania3451 Walnut St.,
Philadelphia, Pa. 19104;
215-898-5000
www.upenn.edu**Undergraduate program**The Wharton School, Department of
Insurance and Risk Management
3620 Locust Walk,
Philadelphia, Pa. 19104-6302;
215-898-7761; fax: 215-898-0310
irm.wharton.upenn.edu/**Accreditation:** AACSB.**Memberships:** Gamma Iota Sigma.**RMI degree first offered:** 1913.**Degrees offered:** major, minor, BS.**Courses**

Number of courses	8

Faculty

Tenured professors	6

Classes taught	13
Nontenured professors	2
Classes taught	3
Part-time instructors	2
Classes taught	2
Provided with funding for applied research in RMI.	

Contact: Diana Smith, department secretary; insurance@wharton.upenn.edu.**Graduate school****Accreditation:** AACSB.**Degrees offered:** MBA, Ph.D., first offered in 1941.**Students:** 4 MBA, 11 Ph.D.**Courses**

Needed for major	5
Needed for Ph.D. major	6

Faculty

Tenured professors	5
Classes taught	6
Provided with funding for applied research in RMI.	

Assistantships

Number	11
Total amount	\$20,000*

Students entering RMI industry: 40% to 60%.**Contact:** Heather Calvert, assistant director; hcalvert@wharton.upenn.edu.

*Also includes tuition and fees.

University of South CarolinaColumbia, 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/moore/finance/**Accreditation:** AACSB.**Memberships:** Gamma Iota Sigma.**Degrees offered:** major, minor, major in math and statistics with an emphasis in RMI; B.A.**Students in program in 2003/2004**

Majors	75
Major in math and statistics with an emphasis in RMI	10

Graduates from program in 2003/2004

Majors	30
Majors in math and statistics with an emphasis in RMI	2

Courses

Number of courses	5
Students enrolled	198
Needed for major	4
Elective	5

Faculty

Tenured professors	2
Classes taught	4
Part-time instructors	1
Classes taught	1
Provided with funding for applied research in RMI.	

Students entering RMI industry: more than

Continued on next page

Continued from previous page
80%.

Industries entered: 5% risk management; 80% insurers; 15% agents/brokers.

Contact: Helen I. Doerpinghaus, professor;
doerp@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;
608-262-8714; fax: 608-265-4195
www.bus.wisc.edu/asrmi/

Accreditation: AACSB.

Memberships: Risk Management & Insurance Society.

RMI degree first offered: 1938.

Degrees offered: major; B.B.A.

Students in program in 2003/2004

Majors 141

Graduates from program in 2003/2004

Majors 48

Courses

Number of courses 11

Students enrolled 781

Needed for major 4

Elective 2

Faculty

Tenured professors 3

Classes taught

Part-time instructors 3

Classes taught 3

Provided with funding for applied research in RMI.

Scholarships

Total 17

Total amount \$22,000

International exchange programs

Institutions: Pontificia Universidad Catolica, Santiago, Chile; Copenhagen Business School, Copenhagen, Denmark; City University, London; Lancaster University, Lancaster, England; Warwick Business School, Coventry, England; Ecole Supérieure de Commerce de Paris, Paris; Albert Ludwigs Universität, Freiburg, Germany; Hong Kong University of Science and Technology, Hong Kong; University College-Dublin, Dublin, Ireland; Bocconi University, Milan, Italy; Monterrey Tech, Monterrey, Mexico; Norwegian School of Management/BI, Oslo, Norway; National University of Singapore, Singapore; Council on International Educational Exchange, Seville, Spain; Universidad Complutense de Madrid, Madrid, Spain.

Students involved 12

Students entering RMI industry: 40% to 60%.

Industries entered: 10% risk management; 40% insurers; 40% agents/brokers; 10%.

Contact: Mark Browne, professor;
mbrowne@bus.wisc.edu.

■ Graduate school

Degrees offered: M.B.A., first offered in 1945; Ph.D., first offered in 1947.

Students: 9 M.B.A., 7 Ph.D.

Courses

Number of courses 9

Students enrolled 65

Needed for major 6

Needed for Ph.D. major 4

Elective 4

Faculty

Tenured professors 1

Classes taught 2

Provided with funding for applied research in RMI.

Students entering RMI industry: more than 80%.

Industries entered: 20% risk management; 35% insurers; 45% agents/brokers.

Contact: Joan Schmit-masters program, Edward Frees-Ph.D program, professors;
jschmit@bus.wisc.edu; frees@bus.wisc.edu.



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AXA RE

39 rue du Colisee,
Paris, 75008 France;
33-1-56-43-9000; fax: 33-1-56-43-9126
www.axa-re.com

	2004*	2003**
Premiums written	\$1,032,798,037	\$1,208,902,521
Premiums earned	\$1,190,552,922	\$1,499,410,620
Capital/surplus	\$1,310,776,142	\$1,056,308,431
Net income	\$160,450,200	\$142,569,000
Losses	\$697,309,106	\$1,097,066,192
Loss ratio	58.6%	73.2%
Expenses	\$303,487,200	\$333,792,500
Expense ratio	25.5%	22.3%
Combined ratio	84.1%	95.5%
Treaty	89%	87%
Facultative	11%	13%
Domestic	18%	25%
Foreign	82%	75%
Life	5%	4%
Nonlife	95%	96%

Converted at applicable exchange rate.

Founded: 1937.

Parent: AXA.

Subsidiaries: AXA RE America Insurance Co., New York; AXA RE Asia Pacific Pte. Ltd., Singapore; AXA RE Canada, Quebec; AXA RE Finance, Paris; AXA RE Latin America Inc., Miami; AXA Reinsurance UK Holding Co. Ltd., London; AXA Reinsurance UK P.L.C., London; AXA Space, Bethesda, Maryland; Compagnie Generale de Reassurance de Monte Carlo (CGRM), Monaco.

Employees: 445.

Locations: 1 domestic; 4 foreign.

Specialties: aviation/space, contingency, credit and bond; marine.

Officers: Philippe Donnet, chairman; Hans-Peter Gerhardt, CEO; Christophe Boizard, CFO; Frank Papalia, general secretary; Jean-Luc Gourgeon, chief underwriting officer-specialty lines and classes; Michel Plecy, chief underwriting officer-treaty underwriting and marketing.

Contact: Michele Pons, vp-business communication; Christophe Renia, regional manager.

*Excludes five U.S. affiliate members of AXA RE, whose ownership was transferred to AXA in October 2004. **Pro forma based on the exclusion of five U.S. affiliates: AXA America Corporate Solutions, AXA Corporate Solutions Reinsurance Co., AXA RE Property & Casualty Insurance Co., AXA Corporate Solutions Insurance Co. and AXA Corporate Solutions Life Reinsurance Co.

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

	2004	2003
Premiums written	\$2,478,745,000	\$1,995,883,000
Premiums earned	\$2,369,437,000	\$1,868,946,000
Capital/surplus	\$3,284,558,000	\$2,575,797,000

Net income	\$493,939,000	\$652,311,000
Losses	\$1,417,023,000	\$832,916,000
Loss ratio	59.8%	44.6%
Expenses	\$662,390,000	\$512,087,000
Expense ratio	28%	27.3%
Combined ratio	87.8%	71.9%
Treaty	100%	100%
Foreign	100%	100%
Life	4.7%	3.9%
Nonlife	95.3%	96.1%

Founded: 1993.

Parent: ACE Ltd.

Employees: 52.

Locations: 1 domestic.

Specialties: property catastrophe.

Officers: Andreas Lewin, president/CEO; Erin Anderson, chief underwriting officer-U.S.; Guy Swayne, chief underwriting officer-international; Brock Webel, chief underwriting officer-specialty.

Contact: Valerie Ball, office manager; 441-298-9469; valerie@tempestre.com.

Alea Group Holding (Bermuda) Ltd.

Crown House, 4 Par-la-Ville Road,
Third Floor, P.O. Box HM 2983,
Hamilton, HM 08 Bermuda;
441-296-9150; fax: 441-296-9152
www.aleagroup.com

	2004	2003
Premiums written*	\$876,255,000	\$706,340,000
Premiums earned*	\$798,257,000	\$627,464,000
Capital/surplus	\$712,660,000	\$731,810,000
Net income	(\$5,664,000)	\$48,510,000
Losses	\$832,567,000	\$528,650,000
Loss ratio	104.3%	84.3%
Expenses	\$260,692,000	\$197,556,000
Expense ratio	32.7%	31.5%
Combined ratio	137%	115.8%
Nonlife	100%	100%

Founded: 1997.

Subsidiaries: Alea (Bermuda) Ltd., Hamilton, Bermuda; Alea Europe Ltd., Basel, Switzerland; Alea London Ltd., London; Alea North America Insurance Co., Wilton, Conn.

Employees: 392.

Locations: 2 domestic; 17 foreign.

Specialties: E&S, finite, property/casualty, treaty.

Officers: Mark Ricciardelli, CEO; Kirk Lusk, CFO; Thomas Weidmann, group chief actuary.

*Net premiums written and net premiums earned are for reinsurance only; all other data is for both direct and reinsurance business.

American Agricultural Insurance Co.

1501 E. Woodfield Road, Suite 300 W.,
Schaumburg, Ill. 60173-5422;
847-969-2900; fax: 847-969-2752
www.aaic.com

	2004	2003
Premiums written	\$484,559,524	\$492,790,674
Premiums earned	\$462,559,508	\$469,566,044
Capital/surplus	\$331,897,686	\$314,250,016
Net income	\$11,498,750	\$25,929,301
Losses	\$356,372,632	\$355,770,949
Loss ratio	77%	75.8%
Expenses	\$115,332,092	\$106,284,391
Expense ratio	24.9%	22.6%
Combined ratio	101.9%	98.4%

Treaty	99.5%	99.7%
Facultative	0.5%	0.3%
Domestic	91.5%	89.7%
Foreign	8.5%	10.3%
Nonlife	100%	100%

Founded: 1948.

Employees: 83.

Locations: 2 domestic; 1 foreign.

Specialties: property.

Officers: Roy Robert Stallman Jr., president; Virgil Howard Applequist, executive vp/CEO; Charles David Mayfield, corporate secretary.

Contact: Jenny L. Adams, senior vp-accounting; jadams@aaic.com.

American Re Corp.

555 College Road E.,
Princeton, N.J. 08543;
609-243-4200; fax: 609-243-4590
www.amre.com

	2004	2003
Premiums written	\$1,850,200,000	\$1,584,100,000
Premiums earned	\$1,803,200,000	\$1,602,900,000
Capital/surplus	\$4,005,800,000	\$4,007,200,000
Net income	\$103,100,000	\$263,100,000
Losses	\$1,714,900,000	\$1,357,700,000
Loss ratio	95.1%	84.7%
Expenses	\$484,600,000	\$286,400,000
Expense ratio	26.9%	17.9%
Combined ratio	122%	102.6%
Treaty	78.4%	75.2%
Facultative	21.6%	24.8%
Domestic	100%	98.6%
Foreign	0%	1.4%
Nonlife	100%	100%

Founded: 1917.

Parent: Munich Reinsurance Co.

Subsidiaries: American Re-Insurance Co., Princeton, N.J.

Employees: 1,327.

Specialties: alternative risk transfer solutions, facultative, integrated treaty.

Officers: John P. Phelan, chairman/president/CEO; Wolfgang Engshuber, executive vp-corporate centers; Albert J. Beer, executive vp-strategic business units.

Contact: Albert J. Beer; 609-243-4370; abeer@amre.com.

B

Berkley Insurance Co.

475 Steamboat Road,
Greenwich, Conn. 06830;
203-542-3800; fax: 203-542-3804
www.wrberkley.com

	2004	2003
Premiums written	\$1,599,716,822	\$1,396,715,282
Premiums earned	\$1,570,802,026	\$1,229,982,774
Capital/surplus	\$1,511,628,362	\$1,174,543,257
Net income	\$154,796,633	\$74,853,587
Losses	\$1,123,216,877	\$819,260,469
Loss ratio	71.5%	66.6%
Expenses	\$406,283,376	\$359,915,844
Expense ratio	25.9%	29.3%
Combined ratio	97.4%	95.9%

Continued on next page

Continued from previous page

Treaty	86%	79%
Facultative	14%	21%
Domestic	88%	85%
Foreign	12%	15%
Nonlife	100%	100%

Founded: 1975.**Parent:** W.R. Berkley Corp.**Subsidiaries:** BF Re Underwriters L.L.C., Berkley Risk Solutions Inc., Facultative ReSources Inc., Signet Star Re L.L.C.**Employees:** 170.

Specialties: BF Re Underwriters L.L.C., direct market reinsurance for casualty facultative facilities, automatic and semiautomatic facilities; Berkley Risk Solutions Inc., broker market casualty and property finite and financial insurance and reinsurance; Facultative ReSources Inc., broker market casualty and property facultative reinsurance; Signet Star Re L.L.C., broker market treaty reinsurance for commercial casualty lines.

Officers: Tom N. Kellogg, chairman-Signet Star Re L.L.C.; Craig N. Johnson, president-Signet Star Re L.L.C.; Daniel L. Avery, president-BF Re Underwriters L.L.C.; James W. McCleary, president-Facultative ReSources Inc.

Contact: Daniel L. Avery, 203-975-7739, davery@bfreunds.com; James W. McCleary, 203-542-3515, jmccleary@facre.com; Jeffrey E. Vosburgh, president-Berkley Risk Solutions Inc., 203-769-4055, jvosburgh@berkleyriskolutions.com.

Berkshire Hathaway Reinsurance Group

100 First Stamford Place,
Stamford, Conn. 06902-6745;
203-363-5200; fax: 203-363-5221
www.berkshirehathaway.com

	2004	2003
Premiums written	\$3,720,000,000	\$3,925,000,000
Premiums earned	\$3,714,000,000	\$4,429,000,000
Losses	\$2,712,000,000	\$2,615,000,000
Loss ratio	73%	59%
Expenses	\$586,000,000	\$766,355,060
Expense ratio	15.8%	17.3%
Combined ratio	88.8%	76.3%
Nonlife	100%	100%

Founded: 1969.**Parent:** Berkshire Hathaway Inc.**Subsidiaries:** Columbia Insurance Co., Omaha, Neb.; National Fire & Marine Insurance Co., Omaha, Neb.; National Indemnity Co., Omaha, Neb.; National Liability & Fire Insurance Co., Stamford, Conn.; Wesco-Financial Insurance Co., Omaha, Neb.**Employees:** 30.**Locations:** 1 domestic; 3 foreign.**Specialties:** aviation, finite risk solutions, loss

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

Directory explanation box

Business Insurance's Directory of Leading Reinsurers Worldwide lists organizations with worldwide net reinsurance premiums in 2004 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 2004 and 2003 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 2004 and 2003 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 percent-

age 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 2004) and the number of domestic and foreign locations are also included. The term domestic refers to the country in which the company is based. A list of the risks in which a company specializes is provided under specialties. Names and titles of principal officers, as well as a contact person complete the each listing.

Although BI makes every effort to publish complete and accurate information, we are not able to verify all information provided.

The exchange rates used for this directory are: Australian dollar=\$0.7365 (2004), \$0.6520 (2003); British pound=\$1.833 (2004), \$1.6341 (2003); Canadian dollar=\$0.7682 (2004), \$0.7136 (2003); euro=\$1.2438 (2004), \$1.1315 (2003); Japanese yen=\$0.0092 (2005) Fiscal year ending 3/31, \$0.0088 (2004) Fiscal year ending 3/31; Swiss franc=\$0.8046 (2004), \$0.7433 (2003).

portfolio transfers, prize indemnification, property/casualty catastrophe, property/casualty treaty per risk excess of loss, property facultative, war and terrorism, workers compensation.

Officers: Ajit Jain, president; Scott Doerr, senior vp; Brian Snover, vp.

Contact: Scott Doerr; 203-363-5207.

C

CCR

31 Rue de Courcelles,
Paris, 75008 France;
33-1-44-35-3100; fax: 33-1-44-35-3131
www.ccr.fr

	2004	2003
Premiums written	\$1,566,743,983	\$1,264,839,459
Premiums earned	\$1,546,860,006	\$1,187,695,711
Capital/surplus	\$1,077,054,433	\$901,166,481
Net income	\$126,676,596	\$57,579,701
Losses	\$1,181,233,515	\$1,342,612,354
Loss ratio	76.4%	113%
Expenses	\$191,252,447	\$134,385,147
Expense ratio	12.4%	11.3%
Combined ratio	88.8%	124.3%
Treaty	98%	98%
Facultative	2%	2%
Domestic	69%	73%
Foreign	31%	27%
Life	9%	10%
Nonlife	91%	90%

Converted at applicable exchange rate.

Founded: 1946.**Employees:** 217.

Officers: Thierry Masquelier, chairman/CEO; Jean Philippe Casanova, Jean Paul Lasserre, Rene Vandamme, executive vps.

Converium Holding Ltd.

General Guisan-Quai 26,
Zurich, 8022 Switzerland;
41-44-639-9393; fax: 41-44-639-9090
www.converium.com

	2004	2003
Premiums written	\$3,553,000,000	\$3,827,000,000
Premiums earned	\$3,685,100,000	\$3,676,500,000
Capital/surplus	\$1,720,200,000	\$2,083,300,000
Net income	(\$760,800,000)	\$185,100,000
Losses	\$3,263,100,000	\$2,674,200,000
Loss ratio*	90.3%	71.5%
Expenses	\$1,060,400,000	\$1,001,000,000
Expense ratio*	27.9%	26.4%
Combined ratio*	118.2%	97.9%
Life	12%	10%
Nonlife	88%	90%

Founded: 2001.**Subsidiaries:** Converium Reinsurance (North America) Inc., New York; Converium Ruckversicherung (Deutschland) A.G., Cologne, Germany.**Employees:** 771.**Locations:** 2 domestic; 16 foreign.

Specialties: accident/health, agribusiness, aviation/space, credit/surety, engineering, general third-party liability, life/disability, marine/energy, motor, personal accident, professional lia-

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Continued on next page

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BI RANKS

World's largest reinsurers

Ranked by 2004 net premiums written

Rank	Company/Address	Phone/Fax/Web site	2004 net premiums written	Percent change	2004 net premiums earned	Percent change	Combined ratio	2004 employees	Principal officer
1	Munich Re Group Koniginstrasse 107, Munich, 80802, Germany	49-89-3891-0 Fax: 49-89-3990-56 www.munichre.com	\$24,073,749,000 ¹	-0.1%	\$26,710,605,000 ¹	4.2%	98.9% ²	6,612	Nikolaus von Bomhard, chairman-board of management
2	Swiss Re Group Mythenquai 50/60, Zurich, 8022, Switzerland	41-43-285-2121 Fax: 41-43-285-2999 www.swissre.com	\$23,476,618,800 ³	2.6%	\$23,686,619,400 ³	3.7%	98.4% ⁴	8,359	John R. Coomber, CEO ⁵
3	Berkshire Hathaway/ General Re Group ⁶ 100 First Stamford Place, Stanford, Conn. 06902-6745	203-363-5200 Fax: 203-363-5221 www.berkshirehathaway.com	\$10,580,000,000	-11.4%	\$10,959,000,000	-16.5%	NA	3,200	Ajit Jain, president-Berkshire Hathaway Reinsurance Group; Joseph P. Brandon, chairman/CEO-General Re Group
4	Hannover Re Group Karl-Wiechert-Allee 50, Hannover, 30625, Germany	49-511-5604-0 Fax: 49-511-5604-1188 www.hannover-re.com	\$9,233,621,277 ¹	0.0%	\$9,422,244,368 ¹	2.1%	99.6%	1,093	Wilhelm Zeller, chairman
5	Employers Reinsurance Corp. ⁷ 5200 Metcalf Ave., Overland Park, Kan. 66202	913-676-5200 Fax: 913-676-5221 www.geinsurancesolutions.com	\$8,173,000,000	-16.0%	\$8,453,000,000	-15.5%	107.4%	3,037	Ron Pressman, chairman/president/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	\$7,282,875,600 ⁸	1.4%	N/A	N/A	N/A	N/A	Nick Prettejohn, CEO
7	XL Re XL House, 1 Bermudiana Road, Hamilton, HM 11, Bermuda	441-292-8515 Fax: 441-292-5280 www.xlre.com	\$4,149,290,000	19.1%	\$4,210,383,000	35.6%	100.2%	523	Henry C.V. Keeling, executive vp-XL Capital Ltd./ CEO-reinsurance operations
8	PartnerRe Ltd. 96 Pitts Bay Road, Pembroke, HM 08, Bermuda	441-292-0888 Fax: 441-295-1771 www.partnerre.com	\$3,852,672,000	7.3%	\$3,733,740,000	6.6%	94.3% ²	913	Patrick Thiele, president/CEO
9	Transatlantic Holdings Inc. ⁹ 80 Pine St., New York, N.Y. 10005	212-770-2000 Fax: 212-742-9457 www.transre.com	\$3,749,274,000	12.2%	\$3,661,090,000	15.4%	102.0%	465	Robert F. Orlich, chairman/president/CEO
10	Converium Holding Ltd. General Guisan-Quai 26, Zurich, 8022, Switzerland	41-44-639-9393 Fax: 41-44-639-9090 www.converium.com	\$3,553,000,000	-7.2%	\$3,685,100,000	0.2%	118.2% ²	771	Terry G. Clarke, CEO

¹ Euro=\$1.2438 (2004). ² Ratio is for nonlife business only. ³ Swiss franc=\$0.8046 (2004). ⁴ Ratio is for property/casualty group only. ⁵ Swiss Re Group has announced that Jacques Aigrain will succeed John R. Coomber as CEO in December. ⁶ Combined figures of Berkshire Hathaway Reinsurance Group and General Re Group. ⁷ Employers Reinsurance Corp. is a part of the GE Insurance Solutions group of companies. ⁸ British pound=\$1.833 (12/31/04). ⁹ American International Group Inc. owned 60% of Transatlantic Holdings Inc. as of 2004.
Source: BI survey

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Continued from previous page

bility, property, workers compensation.

Officers: Terry G. Clarke, CEO; Frank Schaar, executive vp-standard property/casualty reinsurance; Benjamin Gentsch, executive vp-specialty lines; Christoph Ludemann, executive vp-life/health; Christian Felderer, general legal counsel; Andreas Zdrenyk, interim CFO; Peter Boller, chief risk officer.

Contact: Frank Schaar, Benjamin Gentsch, Christoph Ludemann.

**Nonlife business only.*

E

Employers Reinsurance Corp.*

5200 Metcalf Ave.,
Overland Park, Kan. 66202;
913-676-5200; fax: 913-676-5221
www.geinsurancesolutions.com

	2004	2003
Premiums written	\$8,173,000,000	\$9,729,000,000
Premiums earned	\$8,453,000,000	\$10,001,000,000
Capital/surplus	\$8,248,000,000	\$7,943,000,000
Net income	\$55,000,000	\$656,000,000
Losses	\$7,508,000,000	\$7,912,000,000
Loss ratio	88.8%	79.1%
Expenses	\$1,576,000,000	\$2,103,000,000
Expense ratio	18.6%	21%
Combined ratio	107.4%	100.1%
Domestic	66.2%	57.2%

Foreign	33.8%	42.8%
Life	27.5%	30.5%
Nonlife	72.5%	69.5%

Founded: 1914.

Parent: General Electric Co.

Employees: 3,037.

Locations: 18 domestic; 31 foreign.

Officers: Ron Pressman, chairman/president/CEO; Marc Meiches, chief investment officer; Samira Barakat, chief risk officer.

Contact: John Novaria, public relations leader; 816-448-7608; john.novaria@ge.com.

Part of the GE Insurance Solutions group of companies. **Swiss Re Group announced plans to acquire GE Insurance Solutions, November 2005.*

Endurance Specialty Holdings Ltd.

Wellesley House, 90 Pitts Bay Road,
Pembroke, HM 08 Bermuda;
441-278-0400; fax: 441-278-0401
www.endurance.bm

	2004	2003
Premiums written	\$1,290,832,318	\$1,222,477,969
Premiums earned	\$1,236,314,678	\$891,047,141
Capital/surplus	\$1,862,691,200	\$1,644,814,722
Net income	\$355,557,958	\$263,436,388
Losses	\$708,400,790	\$485,967,103
Loss ratio	57.3%	54.5%
Expenses	\$375,457,730	\$266,050,750
Expense ratio	30.4%	29.9%
Combined ratio	87.7%	84.4%
Treaty	100%	100%
Foreign	100%	100%

Nonlife	100%	100%

Founded: 2001.

Subsidiaries: Endurance Reinsurance Corp. of America, White Plains, N.Y.; Endurance Specialty Insurance Ltd., Hamilton, Bermuda; Endurance Worldwide Insurance Ltd., London.

Employees: 284*.

Locations: 1 domestic; 2 foreign.

Specialties: aerospace, casualty treaty, commercial property/casualty, property catastrophe, property per risk treaty.

Officers: Kenneth LeStrange, CEO; James Kroner, CFO; Steven Carlsen, president-Endurance Services Ltd.

Contact: Massa B. Cressall, assistant vp-strategy and planning; mccressall@endurance.bm.

**Includes administration staff who serve both the insurance and reinsurance divisions.*

Everest Re Group Ltd.

Wessex House, 45 Reid St.,
Second Floor, P.O. Box HM 845,
Hamilton, HM DX Bermuda;
441-295-0006; fax: 908-604-3412
www.everestre.com

	2004	2003
Premiums written	\$4,531,488	\$4,315,389
Premiums earned	\$4,425,082	\$3,737,851
Capital/surplus	\$3,712,518	\$3,164,900
Net income	\$494,858	\$426,028
Losses	\$3,291,139	\$2,600,196

Continued on next page



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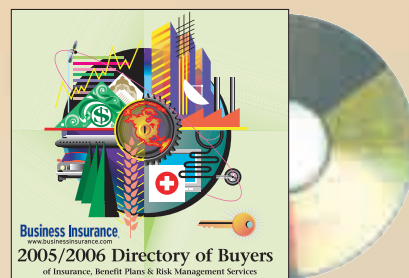
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Continued from previous page

Loss ratio	74.4%	69.6%
Expenses	\$1,082,296	\$958,556
Expense ratio	24.5%	25.6%
Combined ratio	98.9%	95.2%
Treaty	91.4%	89.3%
Facultative	8.6%	10.7%
Domestic	65.3%	72%
Foreign	34.7%	28%
Nonlife	100%	100%

Founded: 1973.**Subsidiaries:** Everest Reinsurance (Bermuda) Ltd., Hamilton, Bermuda; Everest Reinsurance Co., Wilmington, Del.**Employees:** 606.**Locations:** 5 domestic; 5 foreign.**Specialties:** multiline global reinsurance.**Officers:** Joseph V. Taranto, chairman/CEO; Stephen L. Limauro, executive vp/CFO; Thomas J. Gallagher, president/COO.**Contact:** Beth Farrell, vp-business planning and operations; 908-604-3166.

H

Hannover Re Group

Karl-Wiechert-Allee 50,
Hannover, 30625 Germany;
49-511-5604-0; fax: 49-511-5604-1188
www.hannover-re.com

	2004	2003
Premiums written	\$9,233,621,277	\$9,232,309,426
Premiums earned	\$9,422,244,368	\$9,228,048,181
Capital/surplus	\$3,180,003,559	\$2,720,861,475
Net income	\$384,508,382	\$401,432,339
Losses	\$7,056,948,713	\$7,407,015,505
Loss ratio	74.9%	80.3%
Expenses	\$2,324,096,405	\$1,508,806,375
Expense ratio	24.7%	16.4%
Combined ratio	99.6%	96.7%
Domestic	13%	16%
Foreign	87%	84%
Life	23%	20%
Nonlife	77%	80%

*Converted at applicable exchange rate.***Founded:** 1966.**Parent:** Talanx A.G.

Subsidiaries: Clarendon Insurance Group Inc., New York; E+S Ruckversicherungs-A.G., Hannover, Germany; Hannover Life Re of Australasia Ltd., Sydney, Australia; Hannover Life Reassurance Africa Ltd., Johannesburg, South Africa; Hannover Life Reassurance Co. of America, Orlando, Fla.; Hannover Life Reassurance (Ireland) Ltd., Dublin, Ireland; Hannover Life Reassurance (U.K.) Ltd., Virginia Water, United Kingdom; Hannover Re (Bermuda) Ltd., Hamilton, Bermuda; Hannover Reinsurance Africa Ltd., Johannesburg, South Africa; Hannover Reinsurance (Ireland) Ltd., Dublin, Ireland; International Insurance Co. of Hannover Ltd., Virginia Water, United Kingdom; Insurance Corp. of Hannover, Los Angeles.

Employees: 1,093.**Locations:** 1 domestic; 33 foreign.

Specialties: alternative risk financing/securitization, aviation, credit, fidelity, financial reinsurance, life/health, marine, professional liability, program business, property super cat XL layers, surety.

Officers: Wilhelm Zeller, chairman; Elke A.

Koenig, CFO; Wolf Becke, executive board member-life and health.

Contact: Denis Burk, vp-U.S. representative office; 630-250-3240.

IPCR Ltd.

American International Building,
29 Richmond Road,
Pembroke, HM 08 Bermuda;
441-298-5100; fax: 441-292-8085
www.ipcre.bm

	2004	2003
Premiums written	\$358,311,000	\$308,296,000
Premiums earned	\$354,882,000	\$298,901,000
Capital/surplus	\$1,668,951,000	\$1,567,121,000
Net income	\$136,487,000	\$258,852,000
Losses	\$215,608,000	\$54,382,000
Loss ratio	60.8%	18.2%
Expenses	\$58,663,000	\$48,399,000
Expense ratio	16.5%	16.2%
Combined ratio	77.3%	34.4%
Treaty	100%	100%
Foreign	100%	100%
Nonlife	100%	100%

Founded: 1993.**Parent:** IPC Holdings Ltd.**Subsidiaries:** IPCRe Europe Ltd., Dublin, Ireland.**Employees:** 16.**Locations:** 1 domestic; 1 foreign.

Specialties: property catastrophe reinsurance (excess of loss).

Officers: James P. Bryce, president/CEO; John R. Weale, senior vp/CFO; Stephen F. Fallon, senior vp.

Contact: John R. Weale.

L

Lloyd's of London

1 Lime St.,
London, EC3M 7HA England;
44-207-327-1000; fax: 44-207-327-2389
www.lloyds.com

	2004	2003
Premiums written	\$7,282,875,600	\$7,185,137,700
Capital/surplus	\$24,967,293,000	\$18,944,121,300
Nonlife	100%	100%

*Converted at applicable exchange rate.***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 Inc.

255 Dufferin Ave.,
London, Ontario N6K 3M2 Canada;
519-432-5281; fax: 519-435-7230
www.lrg.com

2004

2003

Premiums written	\$2,551,192,200	\$2,520,435,200
Premiums earned	\$2,584,224,800	\$2,561,824,000
Capital/surplus	\$490,879,800	\$445,286,400
Net income	\$41,482,800	\$23,548,800
Foreign	100%	100%
Life	87%	81%
Nonlife	13%	19%

*Converted at applicable exchange rate.***Founded:** 1989.

Subsidiaries: London Life & Casualty (Barbados) Corp., Wildey, St. Michael, Barbados; 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: 86.**Specialties:** annuity, life, property/casualty.

Officers: Bill Acton, chairman/CEO; Gary MacNicholas, executive vp; Alexandre Guertin, vp/CFO; Tom O'Sullivan, vp/chief actuary.

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

	2004	2003
Premiums written	\$24,073,749,000	\$24,094,161,000
Premiums earned	\$26,710,605,000	\$25,629,606,500
Net income	\$2,065,951,800	\$1,846,608,000
Losses	\$20,425,683,600	\$18,765,927,500
Loss ratio*	71%	69.6%
Expenses	\$6,896,871,000	\$7,025,483,500
Expense ratio*	27.9%	27.1%
Combined ratio*	98.9%	96.7%
Domestic	15.9%	16.2%
Foreign	84.1%	83.8%
Life	27.3%	22%
Nonlife	72.7%	78%

*Converted at applicable exchange rate.***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: 6,612.**Locations:** 1 domestic; 58 foreign.

Officers: Nikolaus von Bomhard, chairman-board of management.

Contact: Albert J. Beer, executive vp-American Re-Insurance Co.; 609-243-4200;
info@amre.com.

*Nonlife business only.

Continued on next page

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Continued from previous page

O

Odyssey Re Holdings Corp.

300 First Stamford Place,
Stamford, Conn. 06902;
203-977-8000; fax: 203-356-0196
www.odysseyre.com

	2004	2003
Premiums written	\$2,362,577,000	\$2,153,580,000
Premiums earned	\$2,331,067,000	\$1,965,093,000
Capital/surplus	\$1,585,500,000	\$1,390,235,000
Net income	\$186,899,000	\$249,225,000
Losses	\$1,629,564,000	\$1,325,765,000
Loss ratio	69.9%	67.5%
Expenses	\$654,104,000	\$577,323,000
Expense ratio	28.1%	29.4%
Combined ratio	98%	96.9%
Treaty	91.6%	92.2%
Facultative	8.4%	7.8%
Domestic	54%	58%
Foreign	46%	42%
Nonlife	100%	100%

Founded: 2001.**Parent:** Fairfax Financial Holdings Ltd.

Subsidiaries: Clearwater Insurance Co., Stamford, Conn.; Hudson Insurance Co., New York; Hudson Specialty Insurance Co., New York; Newline Underwriting Management Ltd., London; Odyssey America Reinsurance Corp., Stamford, Conn.

Acquisitions: Clearwater Select Insurance Co. *, Wilmington, Del., November 2004.

Employees: 558.**Locations:** 6 domestic; 9 foreign.

Officers: Andrew A. Barnard, president/CEO; Robert Giammarco, executive vp/CFO; Michael G. Wacek, executive vp.

Contact: Patricia C. Robinson, vp-marketing and administration; probinson@odysseyre.com.

*Formerly Overseas Partners US Reinsurance Co. (OPUS Re).

P

PartnerRe Ltd.

96 Pitts Bay Road,
Pembroke, HM 08 Bermuda;
441-292-0888; fax: 441-295-1771
www.partnerre.com

	2004	2003
Premiums written	\$3,852,672,000	\$3,589,641,000
Premiums earned	\$3,733,740,000	\$3,503,442,000
Capital/surplus	\$3,351,864,000	\$2,594,392,000
Net income	\$492,353,000	\$467,679,000
Losses*	\$2,475,743,000	\$2,365,742,000
Loss ratio**	65.4%	65.6%
Expenses*	\$1,172,885,000	\$1,008,969,000
Expense ratio**	28.9%	27.7%
Combined ratio**	94.3%	93.3%
Treaty	93%	93%
Facultative	7%	7%
Foreign	100%	100%
Life	11%	8%
Nonlife	89%	92%

Founded: 1993.

Subsidiaries: Partner Reinsurance Co., Greenwich, Conn.; Partner Reinsurance Co. Ltd.,

Pembroke, Bermuda; PartnerRe S.A., Paris.

Employees: 913.

Specialties: agriculture, alternative risk transfer solutions, aviation/space, casualty, catastrophe, credit/surety, engineering, life/annuity and health, marine, motor, property, special risks.

Officers: Patrick Thiele, president/CEO; Albert Benchimol, executive vp/CFO; Scott Moore, CEO-PartnerRe U.S.; Bruno Meyenhofer, CEO-PartnerRe Global.

Contact: Celia Powell, corporate communications.

*Includes both life and nonlife business. **Nonlife business only.

Platinum Underwriters Holdings Ltd.

The Belvedere Building,
69 Pitts Bay Road, Second Floor,
Pembroke, HM 08 Bermuda;
441-295-7195; fax: 441-296-0528
www.platinumre.com

	2004	2003
Premiums written	\$1,646,013,000	\$1,172,142,000
Premiums earned	\$1,447,935,000	\$1,067,527,000
Capital/surplus	\$1,270,500,000	\$1,205,000,000
Net income	\$84,783,000	\$144,823,000
Losses	\$1,019,804,000	\$584,171,000
Loss ratio	70.4%	54.7%
Expenses	\$381,000,000	\$320,754,000
Expense ratio	26.3%	30%
Combined ratio	96.7%	84.7%
Treaty	100%	100%
Domestic	82%	79%
Foreign	18%	21%
Nonlife	100%	100%

Founded: 2002.

Subsidiaries: Platinum Re (UK) Ltd., London; Platinum Underwriters Bermuda Ltd., Pembroke, Bermuda; Platinum Underwriters Reinsurance Inc., New York.

Employees: 159.**Locations:** 3 domestic; 4 foreign.

Specialties: accident/health, aviation, casualty, financial lines, finite risk, general, product, professional and umbrella liability, property, workers compensation.

Officers: Steven H. Newman, chairman; Gregory E.A. Morrison, vice chairman; Michael D. Price, president/CEO-Platinum Underwriters Reinsurance Inc.

Contact: Justin Cressall, treasurer; 441-298-0753; jcressall@platinumre.com.

Q

QBE Insurance Group Ltd.

82 Pitt St.,
Sydney, 2000 Australia;
61-2-9375-4444; fax: 61-2-9375-3166
www.qbe.com

	2004	2003
Premiums written	\$1,232,901,000	\$1,220,544,000
Premiums earned	\$1,176,190,500	\$1,154,692,000
Capital/surplus*	\$3,255,330,000	\$2,160,076,000
Net income	\$97,954,500	\$117,360,000
Losses	\$768,169,500	\$753,712,000
Loss ratio	65.3%	65.3%
Expenses	\$376,351,500	\$369,032,000
Expense ratio	32%	32%

Combined ratio	97.3%	97.3%
Treaty	78.1%	79.5%
Facultative	21.9%	20.5%
Domestic	1.7%	2.2%
Foreign	98.3%	97.8%
Nonlife	100%	100%

Converted at applicable exchange rate.

Founded: 1886.

Subsidiaries: QBE International Insurance Ltd., London; QBE International Reinsurance, Sydney, Australia, Singapore; QBE Reinsurance Corp., New York; QBE Reinsurance (Europe) Ltd., Dublin, Ireland; QBE Reinsurance (UK) Ltd., London.

Employees: 2,035.**Locations:** 1 domestic; 8 foreign.

Officers: Frank O'Halloran, CEO; Neil Drabsch, CFO; Gayle Tollifson, chief risk officer.

Contact: Christopher C. Fish, senior vp/treasurer/CFO-QBE the Americas; 212-894-7530; cfish@qbeusa.com.

*Includes both direct and reinsurance business.

R

Reinsurance Group of America Inc

1370 Timberlake Manor Parkway,
Chesterfield, Mo. 63017;
636-736-7000; fax: 636-736-7912
www.rgare.com

	2004	2003
Premiums earned	\$3,347,448,000	\$2,643,163,000
Capital/surplus	\$2,279,025,000	\$1,947,700,000
Net income	\$221,891,000	\$173,141,000
Losses	\$2,678,500,000	\$2,108,431,000
Loss ratio	80%	79.8%
Expenses	\$591,029,000	\$458,165,000
Expense ratio	17.7%	17.3%
Combined ratio	97.7%	97.1%
Treaty	80%	80%
Facultative	20%	20%
Domestic	66.2%	68.3%
Foreign	33.8%	31.7%
Life	100%	100%

Founded: 1973.**Parent:** Metropolitan Life Insurance Co. *

Subsidiaries: RGA Americas Reinsurance Co. Ltd., St. James, Barbados; RGA Financial Group, L.L.C., St. Louis; RGA International Corp., Toronto; RGA Life Reinsurance Co. of Canada, Toronto and Montreal; RGA Reinsurance Co., St. Louis; 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: 778.**Locations:** 1 domestic; 13 foreign.

Specialties: asset-intensive and financial reinsurance, traditional life reinsurance.

Officers: A. Greig Woodring, president/CEO; David B. Atkinson, executive vp/COO; Graham S. Watson, executive vp/chief marketing officer; Jack Lay, executive vp/CFO; Paul Nitsou, executive vp.

Contact: Mike DeNunzio, senior communications specialist; 636-736-7527.

*51.6% ownership.

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RenaissanceRe Holdings Ltd.

Renaissance House,
8-20 E. Broadway,
Hamilton, HM 19 Bermuda;
441-295-4513; fax: 441-296-5037
www.renre.com

	2004	2003
Premiums written	\$930,946,000	\$792,022,000
Premiums earned	\$944,527,000	\$812,142,000
Capital/surplus	\$2,644,042,000	\$2,334,643,000
Net income	\$133,108,000	\$605,992,000
Losses	\$746,010,000	\$210,634,000
Loss ratio	79%	25.9%
Expenses	\$152,128,000	\$145,731,000
Expense ratio	16.1%	17.9%
Combined ratio	95.1%	43.8%
Treaty	98%	98%
Facultative	2%	2%
Foreign	100%	100%
Nonlife	100%	100%

Founded: 1993.

Subsidiaries: DaVinci Reinsurance Ltd., Hamilton, Bermuda; Renaissance Reinsurance Ltd., Hamilton, Bermuda.

Employees: 96.**Locations:** 1 domestic; 4 foreign.

Specialties: catastrophe excess of loss, catastrophe-exposed workers compensation, excess of loss, medical malpractice, property, surety, terrorism.

Officers: W. James MacGinnitie, chairman; Neill A. Currie, CEO; William I. Riker, president; John M. Lummis, executive vp/CFO/COO; Kevin J. O'Donnell, president-Renaissance Reinsurance Ltd.

Contact: Mark A. Wilcox, senior vp/controller; 441-239-4838; maw@renre.com.

S**SCOR**

1 Ave. Charles de Gaulle,
Paris La Defense Cedex, F-92074
France;
33-1-46-98-7000; fax: 33-1-47-67-0409
www.scor.com

	2004	2003
Premiums written	\$3,006,264,600	\$3,840,311,000
Premiums earned	\$3,123,181,800	\$4,183,155,500
Capital/surplus	\$1,646,791,200	\$700,398,500
Net income	\$149,256,000	(\$305,505,000)
Losses	\$2,241,327,600	\$3,876,519,000
Loss ratio	71.8%	92.7%
Expenses*	\$1,019,916,000	\$1,129,237,000
Expense ratio	32.7%	27%
Combined ratio	104.5%	119.7%
Treaty	80%	75%
Facultative	20%	25%
Domestic	21%	20%
Foreign	79%	80%
Life	48%	40%
Nonlife	52%	60%

Converted at applicable exchange rate.

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 Vie,

Paris La Defense Cedex; SCOR UK Re, London; SCOR US Corp., New York.

Employees: 1,038.

Specialties: alternative risk transfer, credit, large corporate accounts, political risks, surety.

Officers: Denis Kessler, CEO; Marcel Kahn, CFO; Patrick Thourot, COO.

*Includes underwriting and administrative expenses.

Swiss Re Group

Mythenquai 50/60,
Zurich, 8022 Switzerland;
41-43-285-2121; fax: 41-43-285-2999
www.swissre.com

	2004	2003
Premiums written	\$23,476,618,800	\$22,878,774,000
Premiums earned	\$23,686,619,400	\$22,849,042,000
Capital/surplus	\$15,429,814,200	\$13,759,226,300
Net income	\$1,991,385,000	\$1,265,096,600
Losses	\$18,653,846,400	\$17,826,563,900
Loss ratio*	71.8%	72.7%
Expenses	\$5,089,095,000	\$5,094,578,200
Expense ratio*	26.6%	25.7%
Combined ratio*	98.4%	98.4%
Domestic	3%	3.2%
Foreign	97%	96.8%
Life	37%	35%
Nonlife	63%	65%

Converted at applicable exchange rate.

Founded: 1863.

Subsidiaries: European International Reinsurance Co. Ltd., Bridgetown, Barbados; European Reinsurance Co. of Zurich, Zurich, Switzerland; Lincoln National Health & Casualty Insurance Co., Fort Wayne, Ind.; Lincoln National Reassurance Co., Fort Wayne, Ind.; North American Specialty Insurance Co., Manchester, N.H.; SR International Business Insurance Co. Ltd., London; Swiss Re America Holding Corp., Armonk, N.Y.; Swiss Re Australia Ltd., Sydney, Australia; Swiss Re Germany, Unterföhring, Germany; Swiss Re Ireland Ltd., Dublin, Ireland; Swiss Re Italia S.p.A., Rome; Swiss Re Life & Health America Inc., Armonk, N.Y.; Swiss Re Life & Health Australia Ltd., Sydney, Australia; Swiss Re Life & Health Canada, Toronto; Swiss Re Life & Health Ltd., London; Swiss Re Life & Health Southern Africa Ltd., Johannesburg, South Africa; Swiss Re Mexico S.A., Mexico City; Swiss Re Netherlands Holding B.V., Amstelveen, Netherlands; Swiss Re Southern Africa Ltd., Johannesburg, South Africa; Swiss Reinsurance America Corp., Armonk, N.Y.; Swiss Reinsurance Co. Canada, Toronto; Swiss Reinsurance Co. U.K. Ltd., London; Underwriters Re, Armonk, N.Y.

Acquisitions: CNA Financial Corp.'s individual life insurance business, Chicago, May 2004; Life Assurance Holding Corp. Ltd., Telford, England, August 2004.

Employees: 8,359.

Officers: Peter Forstmoser, chairman; John R. Coomber, CEO*; Ann Godbehere, CFO.

Contact: Gloria Vogel, investor relations-U.S.; 914-828-8078; gloria_vogel@swissre.com.

*Property/casualty group only. **Swiss Re Group has announced that Jacques Aigrain will succeed John R. Coomber as CEO in December 2005.

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

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

	2004	2003
Premiums written	\$1,242,800,400	\$1,250,101,600
Premiums earned	\$1,226,166,800	\$1,179,120,800
Capital/surplus	\$1,282,581,200	\$1,191,220,800
Net income	\$43,663,200	\$45,381,600
Losses	\$823,712,800	\$817,951,200
Loss ratio	67.2%	69.7%
Domestic	58%	55%
Foreign	42%	45%
Life	10%	8%
Nonlife	90%	92%

Fiscal year ending: 3/31.

Converted at applicable exchange rate.

Founded: 1940.

Subsidiaries: The Toa Reinsurance Co. of America, Morristown, N.J.; The Toa 21st Century Reinsurance Co. Ltd., Graubunden, Switzerland.

Employees: 320.

Officers: Teruhiko Ohtani, president/chief executive; Shunichi Sakuma, Hiroshi Fukushima, Tamihiko Miyamura, managing directors.

Contact: Toshiya Iketani, manager-team one, communication and coordination department.

Transatlantic Holdings Inc.

80 Pine St.,
New York, N.Y. 10005;
212-770-2000; fax: 212-742-9457
www.transre.com

	2004	2003
Premiums written	\$3,749,274,000	\$3,341,077,000
Premiums earned	\$3,661,090,000	\$3,171,226,000
Capital/surplus	\$2,587,129,000	\$2,376,587,000
Net income	\$254,584,000	\$303,644,000
Losses	\$2,754,560,000	\$2,233,447,000
Loss ratio	75.2%	70.4%
Expenses	\$982,821,000	\$870,205,000
Expense ratio	26.8%	27.4%
Combined ratio	102%	97.8%
Treaty	96%	96%
Facultative	4%	4%
Domestic	49%	55%
Foreign	51%	45%
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: 465.**Locations:** 2 domestic; 13 foreign.

Specialties: property/casualty with an emphasis on specialty risks.

Officers: Robert F. Orlich, chairman/president/CEO; Paul A. Bonny, executive vp/president-international operations; Javier E. Vijil, executive vp/president-Latin American division; Steven S. Skalicky, executive vp/CFO; Kenneth Apfel, senior vp/chief actuary; Gary Schwartz, senior vp/general counsel; Michael C. Sapnar, senior vp/chief underwriting officer-domestic operations,

Continued from previous page
Transatlantic Reinsurance Co.

Contact: Seymour H. Katz, vp/assistant controller-Transatlantic Reinsurance Co.; 212-770-2078; skatz@transre.com.

*60% ownership as of 3/31/04.

W

White Mountain Re Group

Bank of Butterfield Building, 42 Reid St., Sixth Floor, P.O. Box 2275, Hamilton, HM 12 Bermuda; 441-295-2743; fax: 441-292-6580
www.wtmre.com

	2004	2003*
Premiums written	\$1,531,000,000	\$1,475,300,000
Premiums earned	\$1,527,900,000	\$1,435,400,000
Capital/surplus	\$1,873,300,000	\$1,910,800,000
Net income	\$351,900,000	\$198,800,000
Losses	\$1,082,500,000	\$1,057,900,000
Loss ratio	70.8%	73.7%
Expenses	\$467,800,000	\$426,000,000
Expense ratio	30.6%	29.7%
Combined ratio	101.4%	103.4%
Treaty	89%	90%
Facultative	11%	10%
Domestic	68%	70%
Foreign	32%	30%
Nonlife	100%	100%

Parent: White Mountains Insurance Group.

Subsidiaries: Folksamerica Reinsurance Co.,

New York; Sirius International Insurance Corp., Stockholm, Sweden; White Mountains Underwriting Ltd., Dublin, Ireland.

Acquisitions: Sierra Insurance Group, Las Vegas, March 2004; Tryg-Baltica Forsikring A/S, Ballerup, Denmark, November 2004.

Employees: 542.

Locations: 8 domestic; 10 foreign.

Specialties: marine, property/casualty.

Officers: Steven E. Fass, chairman/CEO/managing director; Michael E. Maloney, chief underwriting officer/managing director; Michael E. Tyburski, CFO/managing director.

Contact: Ciro M. DeFalco, vp-planning and capital management-Folksamerica Reinsurance Co.; 212-312-0225.

*Pro forma to include Folksamerica Reinsurance Co., Sirius International Insurance Corp. and White Mountains Underwriting Ltd., which formed White Mountains Re Group in April 2004.

X

XL Re

XL House, 1 Bermudiana Road, Hamilton, HM 11 Bermuda; 441-292-8515; fax: 441-292-5280
www.xlre.com

2004

2003

Premiums written	\$4,149,290,000	\$3,483,058,000
Premiums earned	\$4,210,383,000	\$3,105,315,000
Losses	\$3,325,482,000	\$2,948,021,000
Loss ratio	79%	94.9%
Expenses	\$891,384,000	\$748,872,000
Expense ratio	21.2%	24.1%
Combined ratio	100.2%	119%
Foreign	100%	100%
Life	31.5%	16.5%
Nonlife	68.5%	83.5%

Founded: 1986.

Parent: XL Capital Ltd.

Subsidiaries: XL Re Latin America Ltd., Hamilton, Bermuda; XL Re Ltd., Hamilton, Bermuda; XL Re Europe, Le Mans, France; XL Reinsurance America Inc., Stamford, Conn.

Employees: 523.

Locations: 1 domestic; 23 foreign.

Specialties: XL Re Ltd., aerospace, credit, financial reinsurance, health, life, marine, property/casualty, political risk; XL Reinsurance America Inc., marine, property, specialty casualty reinsurance, surety; XL Re Europe, accident/health, life, nonlife treaty and facultative risks; XL Re Latin America, accident/health; life, nonlife treaty and facultative risks.

Officers: Henry C.V. Keeling, executive vp-XL Capital Ltd./CEO-reinsurance operations; James H. Veghte, COO-reinsurance operations/president/CEO-XL Reinsurance America Inc.; Gregory S. Henrick, president/chief underwriting officer-XL Re Ltd.

Contact: Colin R. Wiltsher, senior vp/segment controller-XL Re; 44-207-933-7861.



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THE BENEFITS OF BETTER COVERAGE.

Excess and surplus lines insurers

A

Admiral Insurance Co.

1255 Caldwell Road,
Cherry Hill, N.J. 08034-3220;
856-429-9200; fax: 856-429-8611
www.admiralins.com

	2004	2003
Premiums written	\$638,697,224	\$628,123,345
Nonadmitted	\$579,120,193	\$550,526,471
Commercial risk	90.7%	87.6%
Net premiums	\$597,558,296	\$561,260,416
Paid-in capital	\$5,600,000	\$5,600,000
Policyholder surplus	\$728,753,358	\$551,481,048
Employees	216	208
Combined ratio 1	82.2%	87.5%
Combined ratio 2	82.2%	87.5%
Net income	\$119,702,003	\$55,883,737
Best's rating	A+	A+
S&P's rating	A+	A+

Founded: 1952.

Parent: W.R. Berkley Corp.

Subsidiaries: Admiral Indemnity, Wilmington, Del.; Admiral Risk Insurance Services Inc., Sherman Oaks, Calif.; Clermont Insurance Co., Urbandale, Iowa; Nautilus Insurance Co., Scottsdale, Ariz.

Approved nonadmitted in: all states, excluding Delaware and New Jersey; also approved in the District of Columbia, Puerto Rico and the U.S. Virgin Islands.

Admitted in: Delaware and New Jersey.

Officers: James S. Carey, president/CEO; Scott R. Barraclough, treasurer/CFO; Daniel A. MacDonald, senior vp/secretary.

Contact: Scott R. Barraclough.

Adriatic Insurance Co.

3501 N. Causeway Blvd., Suite 1000,
Metairie, La. 70002-3675;
504-838-8100; fax: 504-832-0605
www.adriaticinsurance.com

	2004	2003
Premiums written	\$25,382,481	\$27,298,141
Nonadmitted	\$25,382,481	\$27,298,141
Commercial risk	100%	100%
Net premiums	\$20,783,760	\$22,364,407
Paid-in capital	\$3,500,000	\$3,500,000
Policyholder surplus	\$38,353,943	\$34,528,243
Employees	23	23
Combined ratio 1	74.6%	80.1%
Combined ratio 2	74.1%	77.7%
Net income	\$3,825,700	\$3,442,728
Best's rating	A	A

Founded: 1979.

Parent: Anglesey Corp.

Approved nonadmitted in: all states, excluding Delaware, Nevada, New Mexico and North Dakota.

Admitted in: Delaware, Nevada, New Mexico and North Dakota.

Officers: Joseph E. Taylor, president; Anthony V. Ciervo, vp/secretary.

Contact: Joseph E. Taylor.

American Empire Surplus Lines Insurance Co.

580 Walnut St., Suite 10 W,
Cincinnati, Ohio 45202;
513-369-3000; fax: 513-412-7800
www.aeslic.com

	2004	2003
Premiums written	\$262,359,911	\$285,862,343
Nonadmitted	\$261,602,717	\$282,666,504
Commercial risk	100%	100%
Net premiums	\$133,055,787	\$145,308,000
Paid-in capital	\$4,100,000	\$4,100,000
Policyholder surplus	\$180,678,515	\$186,450,055
Employees	55	54
Combined ratio 1	65.9%	74.5%
Combined ratio 2	65.9%	74.5%
Net income	\$51,457,307	\$46,787,231
Best's rating	A	A
S&P's rating	A	A

Figures reported on a pooling basis.

Founded: 1977.

Parent: Great American Holding Inc.

Subsidiaries: American Empire Insurance Co., Cincinnati.

Approved nonadmitted in: all states, excluding Delaware; also approved in the District of Columbia.

Admitted in: Delaware.

Officers: Robert A. Nelson, president; Chester A. Nalepa, senior vp-claims; Frederick J. Woebse, senior vp-underwriting.

Contact: Robert A. Nelson.

American International Specialty Lines Insurance Co.*

1400 W. Benson Blvd., Suite 315,
Anchorage, Alaska 99503;
212-770-7000; fax: 212-509-7059
www.aig.com

	2004	2003
Premiums written	\$2,146,902,130	\$3,561,158,309
Nonadmitted	\$2,077,067,775	\$3,502,015,290
Commercial risk	99.8%	99.9%
Net premiums	\$357,489,579	\$384,276,078
Paid-in capital	\$5,002,500	\$5,002,500
Policyholder surplus	\$353,308,483	\$368,849,327
Combined ratio 1	92.7%	96.1%
Combined ratio 2	92.7%	96.1%
Net income	\$34,178,773	\$7,288,574
Best's rating	A+	A++
S&P's rating	AA+	AAA

Founded: 1973.

Parent: American International Group Inc.

Approved nonadmitted in: all states, excluding Alaska and New Jersey; also approved in the District of Columbia.

Admitted in: Alaska.

Officers: Kristian P. Moor, chairman; Robert P. Jacobson, president/treasurer.

Contact: Lawrence S. Golodner, assistant controller; 212-770-0705.

**The data is as reported in the company's filed 2004 annual statement. The company is in the process of restating its 2004 annual statement and expects to file same on or about 10/15/05.*

The Directory of Insurance Wholesalers begins on page 46.

Arch Specialty Insurance Co.

1 Liberty Plaza, 53rd Floor,
New York, N.Y. 10006;
212-651-6500; fax: 646-746-8105
www.archinsurance.com

	2004	2003
Premiums written	\$866,175,278	\$692,553,012
Nonadmitted	\$826,792,118	\$670,207,701
Commercial risk	100%	100%
Net premiums	\$61,039,733	\$74,204,390
Paid-in capital	\$4,200,000	\$4,200,000
Policyholder surplus	\$120,393,596	\$110,920,419
Employees	724	375
Combined ratio 1	101.6%	88.3%
Combined ratio 2	101.1%	88.3%
Net income	(\$555,430)	\$1,329,005
Best's rating	A-	A-

Founded: 1964.

Parent: Arch Capital Group Ltd.

Approved nonadmitted in: all states, excluding New Mexico; also approved in Puerto Rico.

Admitted in: Wisconsin.

Officers: Ralph E. Jones III, CEO; Fred S. Eichler, senior vp/CFO; Martin J. Nilsen, senior vp/secretary/general counsel.

Contact: Thomas G. Kaiser, executive vp; tkaiser@archinsurance.com.

C

Columbia Casualty Co.

CNA Plaza,
Chicago, Ill. 60685;
312-822-5000; fax: 312-817-0040
www.cna.com

	2004	2003
Premiums written	\$795,853,707	\$759,098,615
Nonadmitted	\$788,835,980	\$725,272,269
Paid-in capital	\$4,200,000	\$4,200,000
Policyholder surplus	\$124,850,175	\$120,773,437
Net income	\$3,827,803	\$1,015,795

Figures reported on a 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; Dennis R. Hemme, vp/treasurer.

E

Essex Insurance Co.

1209 Orange St.,
Wilmington, Del. 19801;
804-273-1400; fax: 804-273-1435
www.essexinsurance.com

	2004	2003
Premiums written	\$572,141,221	\$566,310,731

Continued on next page

Continued from previous page

Nonadmitted.....	\$543,385,311	\$540,377,455
Commercial risk.....	94%	95%
Net premiums.....	\$391,385,526	\$356,628,686
Paid-in capital.....	\$4,500,000	\$4,500,000
Policyholder surplus.....	\$276,509,052	\$217,399,248
Employees.....	292	282
Combined ratio 1.....	85.6%	92.7%
Combined ratio 2.....	85.6%	92.7%
Net income.....	\$54,269,597	\$28,335,092
Best's rating.....	A (excellent) X	A (excellent) X

Founded: 1980.**Parent:** Markel Corp.**Approved nonadmitted in:** all states, excluding Delaware.**Admitted in:** Delaware.**Officers:** Alan I. Kirshner, chairman; William B. Dickler, president; Steven A. Markel, executive vp.**Contact:** Christina Eagle, staff accountant; 804-217-8729.**Evanston Insurance Co.**

10 Parkway N.,
Deerfield, Ill. 60015;
847-572-6000; fax: 847-572-6259
www.shand.com

	2004	2003
Premiums written.....	\$985,990,682	\$1,015,609,596

Nonadmitted.....	\$824,934,004	\$869,903,570
Commercial risk.....	100%	100%
Net premiums.....	\$718,259,840	\$699,444,615
Paid-in capital.....	\$8,251,229	\$8,251,229
Policyholder surplus.....	\$512,494,535	\$457,607,748
Combined ratio 1.....	89.8%	91.4%
Combined ratio 2.....	89.8%	91.4%
Net income.....	\$89,329,862	\$69,635,256
Best'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.**F****First Specialty Insurance Corp.**

5200 Metcalf Ave.,
Overland Park, Kan. 66202;
866-866-8907; fax: 866-771-8256
www.geinsurancesolutions.com

Directory explanation box

Business Insurance's Directory of Excess and Surplus Lines Insurers lists companies that responded to a *BI* questionnaire. The directory is published as an editorial service; there is no charge for a company to be listed.

To be listed, a surplus lines insurer must write at least 50% of its gross premiums related to commercial risks, or a minimum of \$10 million, on a direct, nonadmitted basis. Excess insurers must generate at least 50% of its gross premiums, or a minimum of \$50 million, from excess liability lines, either on an admitted or nonadmitted basis.

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

Next is information on gross premiums written, which is reported as a combination of direct business and reinsurance assumed by the company.

For surplus lines insurers, the next figure reflects gross premiums written on a direct, nonadmitted basis. Listings for excess insurers note the percentage of gross premiums related to excess liability lines and the percentage of excess liability premiums written on an admitted basis. The volume of net premiums is calculated by subtracting reinsurance ceded from gross premiums.

Paid-in capital is the total value of both common and preferred capital stock of the company; the next entry indicates the policyholder surplus.

Combined ratio 1 shows the statutory combined ratio. The statutory combined ratio is calculated by adding the company's loss ratio (losses and loss expenses incurred to premiums earned) to the expense ratio (underwriting expenses to premiums written). Combined ratio 2 shows the company's combined ratio as calculated by A.M. Best Co. or Standard & Poor's Corp.

Statutory net income indicates the income left after dividends to policyholders and federal income taxes are subtracted.

The Best's rating listed under each year is the rating assigned by Best after the close of the year; the rating modifier of "pi" indicates that the figures are reported on a pooling basis. The S&P rating for claims paying and solvency are also listed.

The total number of employees is given in full-time equivalents. For excess insurers, excess employees indicates the number of employees involved in excess liability underwriting, given in full-time equivalents.

Next follows list of the states in which the company is an approved nonadmitted insurer and those in which it is an admitted insurer.

Finally, the names and titles of the company's principal officers are provided, as is the name of a contact for readers seeking more information.

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

	2004	2003
Premiums written.....	\$331,010,553	\$349,397,692
Nonadmitted.....	\$327,227,707	\$345,653,502
Commercial risk.....	100%	100%
Net premiums.....	\$45,034,584	\$29,165,488
Paid-in capital.....	\$5,000,000	\$5,000,000
Policyholder surplus.....	\$82,250,307	\$79,729,620
Combined ratio 1.....	125.3%	123.4%
Combined ratio 2.....	126.4%	123.5%
Net income.....	\$1,954,739	\$7,305,652
Best's rating.....	A	A

Founded: 1989.**Parent:** General Electric Co.**Subsidiaries:** GE Insurance Solutions Agency, Overland Park, Kan.**Approved nonadmitted in:** all states, excluding Missouri.**Admitted in:** Missouri.**Officers:** Brian Evans, vp/underwriting director; David Newkirk, general counsel.**Contact:** Brian Evans; brian.evans@ge.com.**G****General Star Indemnity Co.**

695 E. Main St.,
Stamford, Conn. 06901;
203-328-5700; fax: 203-328-6030
www.generalstar.com

	2004	2003
Premiums written.....	\$345,646,484	\$431,457,654
Nonadmitted.....	\$272,304,167	\$340,189,446
Commercial risk.....	98%	96%
Net premiums.....	\$279,455,427	\$342,304,593
Paid-in capital.....	\$5,000,000	\$5,000,000
Policyholder surplus.....	\$476,687,686	\$415,803,515
Combined ratio 1.....	107.3%	104.1%
Combined ratio 2.....	107.4%	103.9%
Net income.....	\$23,851,301	\$22,432,578
Best's rating.....	A++	A++
S&P's rating.....	AAA	AAA

*Figures reported on a 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; Beverly Tramontelli, Gregory J. Diorio, vps.**Contact:** Patricia H. Roberts; proberts@generalstar.com.**General Star National Insurance Co.**

695 E. Main St.,
Stamford, Conn. 06901;
203-328-5700; fax: 203-328-6030
www.generalstar.com

	2004	2003
Premiums written.....	\$131,315,288	\$161,137,670
Nonadmitted.....	\$2,752,619	\$3,018,089
Commercial risk.....	100%	100%
Excess liability.....	45%	47.5%
Admitted.....	97%	97%
Net premiums.....	\$49,315,664	\$60,406,693
Paid-in capital.....	\$4,000,000	\$4,000,000
Policyholder surplus.....	\$173,245,431	\$158,244,197
Combined ratio 1.....	107%	103.9%

Continued on next page

BI RANKS

Largest U.S.-based surplus lines insurers

Ranked by 2004 nonadmitted direct written premiums

Rank	Company/Address/Parent	Phone/Fax	2004 nonadmitted direct written premiums	Percent change from 2003	2004 gross premiums	Percent change from 2003	2004 net written volume	2004 net income (loss)	Combined ratio*	Principal officer
1	Lexington Insurance Co. ^{1,2} 2711 Centerville Road, Suite 400, Wilmington, Del. 19808 <i>American International Group Inc.</i>	617-330-1100 Fax: 212-458-7018	\$4,904,259,650	7.8%	\$6,474,272,848	6.4%	\$3,318,666,706	\$211,881,930	97.0%	Kevin H. Kelley, president/ executive officer
2	American International Specialty Lines Insurance Co. ² 1400 W. Benson Blvd., Suite 315, Anchorage, Alaska 99503 <i>American International Group Inc.</i>	212-770-7000 Fax: 212-509-7059	\$2,077,067,775	-40.7%	\$2,146,902,130	-39.7%	\$357,489,579	\$34,178,773	92.7%	Robert P. Jacobson, president/treasurer
3	Steadfast Insurance Co. ¹ 1400 American Lane, Schaumburg, Ill. 60196-1056 <i>Zurich Financial Services Group</i>	847-605-6000 Fax: 847-605-7895	\$1,438,335,078	-4.2%	\$1,509,539,554	-2.8%	N/A	\$7,924,763	N/A	Thomas Bradley, president
4	Scottsdale Insurance Co. ¹ 8877 N. Gainey Center Drive, Scottsdale, Ariz. 85258-2108 <i>Nationwide Mutual Insurance Co.</i>	480-365-4000 Fax: 480-368-5856	\$1,186,194,278	8.8%	\$2,541,672,111	7.4%	\$560,267,963	\$53,333,886	N/A	Michael D. Miller, president
5	Arch Specialty Insurance Co. 1 Liberty Plaza, 53rd Floor, New York, N.Y. 10006 <i>Arch Capital Group Ltd.</i>	212-651-6500 Fax: 646-746-8105	\$826,792,118	23.4%	\$866,175,278	25.1%	\$61,039,733	(\$555,430)	101.1%	Ralph E. Jones III, CEO
6	Evanston Insurance Co. 10 Parkway N., Deerfield, Ill. 60015 <i>Markel Corp.</i>	847-572-6000 Fax: 847-572-6259	\$824,934,004	-5.2%	\$985,990,682	-2.9%	\$718,259,840	\$89,329,862	89.8%	Michael A. Rozenberg, president
7	Columbia Casualty Co. ¹ CNA Plaza, Chicago, Ill. 60685 <i>CNA Financial Corp.</i>	312-822-5000 Fax: 312-817-0040	\$788,835,980	8.8%	\$795,853,707	4.8%	N/A	\$3,827,803	N/A	Stephen W. Lilienthal, chairman/president
8	Admiral Insurance Co. 1255 Caldwell Road, Cherry Hill, N.J. 08034-3220 <i>W.R. Berkley Corp.</i>	856-429-9200 Fax: 856-429-8611	\$579,120,193	5.2%	\$638,697,224	1.7%	\$597,558,296	\$119,702,003	82.2%	James S. Carey, president/CEO
9	Essex Insurance Co. 1209 Orange St., Wilmington, Del. 19801 <i>Markel Corp.</i>	804-273-1400 Fax: 804-273-1435	\$543,385,311	0.6%	\$572,141,221	1.0%	391,385,526	\$54,269,597	85.6%	William B. Dickler, president
10	National Fire & Marine Insurance Co. 3024 Harney St., Omaha, Neb. 68131-3580 <i>Berkshire Hathaway Inc.</i>	402-536-3269 Fax: 402-536-3350	\$455,956,361	11.2%	\$463,292,080	2.0%	\$378,157,285	\$129,768,298	89.4%	Donald F. Wurster, president

*Combined ratio as determined by A.M. Best Co. and/or Standard & Poor's Corp. 1 Figures provided on a pooling basis. 2 The data is as reported in the company's filed 2004 annual statement. The company is in the process of restating its 2004 annual statement and expects to file the statement on or about Oct. 15, 2005. N/A Not available
Source: BI survey

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www.lexingtoninsurance.com/fs.

Lexington Insurance Company

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Continued from previous page

Combined ratio 2	107.4%	103.9%
Net income	\$7,716,800	\$11,465,221
Best's rating	A++	A++
S&P's rating	AAA	AAA

*Figures reported on a pooling basis.***Founded:** 1864.**Parent:** Berkshire Hathaway Inc.**Approved nonadmitted in:** Connecticut.**Admitted in:** all states, excluding Connecticut.**Officers:** Patricia H. Roberts, president/CEO;

Beverly Tramontelli, Gregory J. Diorio, vps.

Contact: Patricia H. Roberts;

proberts@generalstar.com.

Glencoe Insurance Ltd.

Renaissance House,
8-12 E. Broadway,
Pembroke, HM 11 Bermuda;
441-296-3235; fax: 441-295-4029
www.glengrp.com

	2004	2003
Premiums written	\$388,720,000	\$408,875,000
Nonadmitted	\$76,382,000	\$46,426,000
Commercial risk	19.7%	11.4%
Net premiums	\$343,827,000	\$340,108,000
Paid-in capital	\$400,000	\$400,000
Policyholder surplus	\$268,970,000	\$297,914,000
Employees	7	6
Combined ratio 1	125.1%	89.1%
Net income	(\$70,484,000)	\$33,306,000
Best's rating	A (excellent) IX	A (excellent) IX

Founded: 1996.**Parent:** Glencoe Group Holdings Ltd.**Approved nonadmitted in:** all states, excluding Massachusetts and New Hampshire.**Officers:** James N. Stanard, CEO; William J. Ashley, president/COO; John M. Lummis, executive vp/CFO.**Contact:** William J. Ashley; wja@glengrp.com.

H

HCC Insurance Holdings Inc.

13403 Northwest Freeway,
Houston, Texas 77040;
713-690-7300; fax: 713-462-2401
www.hcch.com

	2004*	2003*
Premiums written	\$1,451,235,163	\$1,274,306,985
Nonadmitted	\$566,501,386	\$485,145,555
Net premiums	\$795,145,570	\$623,821,427
Paid-in capital	\$19,263,000	\$18,163,000
Policyholder surplus	\$747,217,886	\$529,704,442
Employees	1,264	1,162
Combined ratio 1	92%	91.1%
Combined ratio 2	92.5%	91.3%
Net income	\$51,382,291	\$45,601,095
Best's rating	A+	A+
S&P's rating	AA	AA

Founded: 1974.

Subsidiaries: American Contractors Indemnity Co., Los Angeles; Avemco Insurance Co., Frederick, Md.; HCC Insurance Co., Indianapolis; HCC Specialty Insurance Co., Oklahoma City; Houston Casualty Co., Houston; National Insurance Underwriters, Little Rock, Ark.; U.S. Specialty Insurance Co., Houston.

Approved nonadmitted in: all states.**Admitted in:** all states.

Officers: Stephen L. Way, chairman/CEO; Edward H. Ellis, executive vp/CFO; Michael J. Schell, executive vp.

Contact: L. Byron Way, vp-M&A and investor relations.**Figures reported on a group basis.*

I

IFG Cos.

238 International Road,
Burlington, N.C. 27215;
860-723-4150; fax: 860-723-4151
www.ifgcompanies.com

	2004*	2003*
Premiums written	\$408,356,292	\$418,481,589
Nonadmitted	\$377,284,887	\$369,294,013
Commercial risk	100%	100%
Net premiums	\$225,049,253	\$194,389,664
Paid-in capital	\$2,500,000	\$2,500,000
Policyholder surplus	\$197,599,314	\$170,832,721
Employees	307	289
Combined ratio 1	91%	99%
Combined ratio 2	91%	99%
Net income	\$15,338,719	\$4,778,654
Best's rating	A-	A-
S&P's rating	BBBpi	BBBpi

*Figures reported on a pooling basis.***Founded:** 1981.**Parent:** International Financial Group Inc.

Subsidiaries: Alamance Insurance Co., Burlington, N.C.; Burlington Insurance Co., Burlington, N.C.; First Financial Insurance Co., Burlington, N.C.; Guilford Insurance Co., Burlington, N.C.

Approved nonadmitted in: all states.**Admitted in:** all states.

Officers: Rich Barbieri, president; Dave MacLeod, president-Guilford Specialty Group; Tim Martin, vp-Burlington Insurance Group.

Contact: Martin Krause, national director; 860-723-4167; mwkrause@ifgcompanies.com.

J

James River Insurance Co.

7130 Glen Forest Drive, Suite 210,
Richmond, Va. 23226;
804-289-2700; fax: 804-289-2703
www.jamesriverins.com

	2004	2003
Premiums written	\$138,753,036	\$37,000,357
Nonadmitted	\$133,327,053	\$37,000,357
Commercial risk	100%	100%
Net premiums	\$77,423,375	\$27,424,260
Paid-in capital	\$3,547,500	\$3,547,500
Policyholder surplus	\$57,529,333	\$38,669,629
Employees	100	59
Combined ratio 1	86%	93.4%
Combined ratio 2	86%	93.4%
Net income	\$306,714	(\$4,798,729)
Best's rating	A-	A-

*Figures reported on a pooling basis.***Founded:** 2003.**Parent:** James River Group Inc.**Approved nonadmitted in:** all states, excluding New Hampshire and Ohio.**Admitted in:** Ohio.

Officers: Michael P. Kehoe, president/CEO; William J. Kenney Jr., senior vp/chief information officer; Edward Desch, senior vp/CFO.

Contact: John Clarke, director-marketing; 804-289-2715; john.clarke@jamesriverins.com.

L

Lantana Insurance Ltd.

Renaissance House, 8-12 E. Broadway,
Pembroke, HM 11 Bermuda;
441-296-3235; fax: 441-295-4029
www.glengrp.com

	2004	2003
Premiums written	\$18,247,000	\$13,884,000
Nonadmitted	\$18,247,000	\$13,884,000
Commercial risk	100%	100%
Net premiums	\$3,550,000	\$2,777,000
Paid-in capital	\$24,620,000	\$24,620,000
Policyholder surplus	\$24,322,000	\$24,069,000
Combined ratio 1	105.2%	133.3%
Net income	\$314,000	(\$1,515,000)
Best's rating	A (excellent) IX	A (excellent) IX

Founded: 2002.**Parent:** Glencoe Group Holdings Ltd.**Approved nonadmitted in:** all states, excluding Massachusetts, Minnesota, New Hampshire and Vermont.**Officers:** William J. Riker, CEO; William J. Ashley, executive vp; Richard B. Primerano, CFO.**Contact:** William J. Ashley; wja@glengrp.com.

Lexington Insurance Co.*

2711 Centerville Road, Suite 400,
Wilmington, Del. 19808;
617-330-1100; fax: 212-458-7018
www.lexingtoninsurance.com

	2004	2003
Premiums written	\$6,474,272,848	\$6,087,097,230
Nonadmitted	\$4,904,259,650	\$4,551,449,816
Net premiums	\$3,318,666,706	\$2,809,966,736
Paid-in capital	\$5,000,000	\$5,000,000
Policyholder surplus	\$2,444,154,876	\$2,116,405,538
Employees	404	335
Combined ratio 1	97%	91.6%
Combined ratio 2	97%	91.6%
Net income	\$211,881,930	\$300,767,687
Best's rating	A+	A++
S&P's rating	AA+	AAA

*Figures reported on a pooling basis.***Founded:** 1965.**Parent:** American International Group Inc.**Subsidiaries:** GE Property & Casualty Insurance Co., Wilmington, Del.**Approved nonadmitted in:** all states, excluding Delaware.**Admitted in:** Delaware.

Officers: Kevin H. Kelley, president/executive officer; Nicholas E. Anselmo, Richard H. Bucilla, executive vps; Robert P. Jacobson, executive vp/treasurer.

Contact: Lawrence S. Golodner, assistant controller; 212-770-0705.

**The data is as reported in the company's filed 2004 annual statement. The company is in the process of restating its 2004 annual statement and expects to file same on or about 10/15/05.*

Continued on next page

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Liberty Surplus Insurance Corp.

175 Berkeley St.,
Boston, Mass. 02117;
617-357-9500; fax: 212-208-2863
www.libertymutual.com

	2004	2003
Premiums written.....	\$212,740,595	\$174,881,506
Nonadmitted.....	\$209,175,226	\$171,638,271
Policyholder surplus.....	\$32,226,422	\$31,780,296
Employees*.....	38,000	37,000
Net income.....	\$1,465,193	\$2,118,433
Best's rating.....	A	A
S&P's rating.....	A	A

Founded: 1912.**Parent:** Liberty Mutual Group Inc.**Approved nonadmitted in:** all states, excluding New Hampshire.**Admitted in:** New Hampshire.**Officers:** Nick Creatura, president; Laurence H.S. Yahia, vp/treasurer; Dexter R. Legg, vp/secretary.**Contact:** David Cohen, senior vp/chief underwriting officer; 212-208-4179.**Reflects Liberty Mutual Group Inc.***Lloyd's of London**

1 Lime St.,
London, EC3M 7HA England;
44-207-327-1000; fax: 44-207-626-2389
www.lloyds.com

	2004	2003*
Premiums written.....	\$4,672,005,808	\$4,660,102,868
Nonadmitted.....	\$4,581,334,936	\$4,587,870,471
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.**Contact:** Robert Smith, manager-market reporting; robert.smith@lloyds.com.**Restated.***M****Maxum Indemnity Co.**

6455 E. Johns Crossing, Suite 325,
Duluth, Ga. 30097;
678-597-4500; fax: 678-597-4501
www.mxmsig.com

	2004	2003
Premiums written.....	\$62,252,560	\$28,225,967
Nonadmitted.....	\$62,142,559	\$28,225,967
Commercial risk.....	100%	100%
Net premiums.....	\$22,504,304	\$9,955,743
Paid-in capital.....	\$3,500,000	\$3,500,000
Policyholder surplus.....	\$54,400,433	\$52,924,538
Employees.....	44	40
Combined ratio 1.....	94.7%	120.3%
Combined ratio 2.....	94.7%	120.3%
Net income.....	\$1,100,463	\$181,314
Best's rating.....	A-	A-

Founded: 1962.**Parent:** Northern Homelands Co.**Subsidiaries:** Maxum Casualty Insurance Co.,

Duluth, Ga.

Approved nonadmitted in: all states, excluding Alaska, Delaware, Maine, New Hampshire, New Mexico and Rhode Island; also approved in the District of Columbia, Puerto Rico and the U.S. Virgin Islands.**Admitted in:** Delaware.**Officers:** Gene G. Gopon, chairman; Randall D. Jones, president/CEO; Harley J. Franken, executive vp.**Contact:** Becky Hutchings, vp-operations.**Mt. Hawley Insurance Co.**

9025 N. Lindbergh Drive,
Peoria, Ill. 61615;
309-692-1000; fax: 309-689-2079
www.rlicorp.com

	2004	2003
Premiums written.....	\$390,232,562	\$355,977,295
Nonadmitted.....	\$378,743,011	\$347,100,618
Commercial risk.....	100%	100%
Net premiums.....	\$266,895,802	\$228,164,963
Paid-in capital.....	\$10,000,000	\$10,000,000
Policyholder surplus.....	\$309,090,559	\$261,569,877
Employees.....	608	580
Combined ratio 1.....	94%	85.3%
Combined ratio 2.....	94.2%	85.3%
Net income.....	\$25,237,350	\$29,210,963
Best's rating.....	A+	A
S&P's rating.....	A+	A+

Founded: 1979.**Parent:** RLI Insurance Co.**Subsidiaries:** RLI Indemnity Co., Peoria, Ill.**Approved nonadmitted in:** all states, excluding Illinois; also approved in the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands.**Admitted in:** Illinois.**Officers:** Jonathan E. Michael, chairman/CEO; Michael J. Stone, president/COO; Joseph E. Dondanville, senior vp/CFO.**Contact:** Jeffrey Myers, assistant vp/controller; jeff_myers@rlicorp.com.**N****NIC Insurance Co.**

6 International Drive, Suite 100,
Rye Brook, N.Y. 10573;
914-934-8999; fax: 914-934-2355
www.navg.com

	2004	2003
Premiums written.....	\$140,751,489	\$120,111,390
Nonadmitted.....	\$140,751,488	\$120,111,390
Commercial risk.....	95.4%	96.3%
Paid-in capital.....	\$5,000,000	\$5,000,000
Policyholder surplus.....	\$51,591,887	\$49,931,188
Net income.....	\$1,660,700	\$847,088
Best's rating.....	A	A
S&P's rating.....	A	A

Founded: 1988.**Parent:** The Navigators Group Inc.**Approved nonadmitted in:** all states, excluding Arkansas, Mississippi, New Mexico, Oklahoma, Rhode Island and Vermont; also approved in the District of Columbia.**Admitted in:** New York.**Officers:** Stanley A. Galanski, president/CEO; Paul J. Malvasio, executive vp/CFO; Bradley D.

Wiley, senior vp/secretary.

Contact: Salvatore A. Margarella, treasurer.**National Fire & Marine Insurance Co.**

3024 Harney St.,
Omaha, Neb. 68131-3580;
402-536-3269; fax: 402-536-3350
www.nationalindemnity.com

	2004	2003
Premiums written.....	\$463,292,080	\$454,316,832
Nonadmitted.....	\$455,956,361	\$409,977,054
Commercial risk.....	98.4%	90.2%
Excess liability.....	98.4%	90.2%
Net premiums.....	\$378,157,285	\$382,867,920
Paid-in capital.....	\$3,500,000	\$3,500,000
Policyholder surplus.....	\$3,506,187,463	\$3,042,576,262
Employees.....	122	134
Excess liability employees.....	29	35
Combined ratio 1.....	89.5%	-47.2%
Combined ratio 2.....	89.4%	89.3%
Net income.....	\$129,768,298	\$677,189,523
Best's rating.....	A++	A++
S&P's rating.....	AAA	AAA

Founded: 1949.**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; Forest N. Krutter, senior vp/secretary; Philip M. Wolf, senior vp.**Contact:** John Giandinoto, assistant vp.**Nautilus Insurance Co.**

7233 E. Butherus Drive,
Scottsdale, Ariz. 85260;
480-951-0905; fax: 480-951-9730
www.nautilusinsgroup.com

	2004	2003
Premiums written.....	\$356,791,495	\$261,113,040
Nonadmitted.....	\$319,025,967	\$232,559,066
Commercial risk.....	89.4%	89.1%
Net premiums.....	\$325,341,138	\$235,447,010
Paid-in capital.....	\$3,650,000	\$3,650,000
Policyholder surplus.....	\$201,281,302	\$165,845,674
Employees.....	195	183
Combined ratio 1.....	83.5%	88%
Combined ratio 2.....	82.2%	87.4%
Net income.....	\$26,373,634	\$18,185,350
Best'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/CEO; John M. Dibiasi, executive vp; John M. Runberg, senior vp/treasurer/CFO.**Contact:** John M. Runberg.**Noetic Specialty Insurance Co.**

14280 Park Meadow Drive,
Chantilly, Va. 20151;
703-652-1300; fax: 703-652-1389
www.medmarc.com

	2004	2003

Continued on next page

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Premiums written.....	\$79,241,063	\$57,527,882
Nonadmitted.....	\$55,533,205	\$48,735,337
Commercial risk.....	100%	100%
Net premiums.....	\$21,623,904	\$6,043,915
Paid-in capital.....	\$3,600,000	\$3,600,000
Policyholder surplus.....	\$30,269,314	\$20,067,225
Employees.....	61	55
Combined ratio 1.....	98.9%	119.6%
Combined ratio 2.....	97.9%	105.5%
Net income.....	(\$202,395)	\$523,772
Best's rating.....	A	A(g)

*Figures reported on a pooling basis.***Founded:** 1985.**Parent:** Medmarc Mutual Insurance Co.**Approved nonadmitted in:** all states, excluding Illinois.**Admitted in:** Illinois.**Officers:** Jaxon A. White, president; Mary Todd Peterson, treasurer; Karen M. Murphy, secretary.**Contact:** Thomas A. Konopka, senior vp; tkonopka@medmarc.com.

P

Pacific Insurance Co. Ltd.

150 Federal St.,
Boston, Mass. 02110;
617-526-7600; fax: 860-547-3622
www.thehartford.com

	2004	2003
Premiums written.....	\$422,010,580	\$442,684,714
Nonadmitted.....	\$256,108,353	\$290,867,015
Commercial risk.....	96%	96%
Net premiums.....	\$159,575,803	\$146,598,007
Paid-in capital.....	\$7,200,000	\$7,200,000
Policyholder surplus.....	\$246,782,748	\$221,179,134
Combined ratio 1.....	99%	124%
Net income.....	\$26,174,417	\$20,246,423
Best's rating.....	A+	A+
S&P's rating.....	AA-	AA-

*Figures reported on a pooling basis.***Founded:** 1928.**Parent:** The Hartford Financial Service Group Inc.**Approved nonadmitted in:** all states, excluding Connecticut, Hawaii and New Hampshire.**Admitted in:** Connecticut and New Hampshire.**Officers:** Ramani Ayer, chairman; Ralph J. Palmieri, president; Neil S. Wolin, executive vp.**Contact:** 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

	2004*	2003*
Premiums written.....	\$259,355,056	\$209,455,779
Nonadmitted.....	\$217,821,190	\$159,198,854
Commercial risk.....	100%	100%
Net premiums.....	\$224,949,923	\$176,449,761
Paid-in capital.....	\$3,000,000	\$3,000,000
Policyholder surplus.....	\$140,335,902	\$121,959,732
Employees.....	135	130
Combined ratio 1.....	90.4%	91%
Combined ratio 2.....	90.4%	91%
Net income.....	\$16,226,978	\$12,790,175
Best's rating.....	A-	A-

Founded: 1976.**Parent:** United America Group.**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 and Wyoming.**Officers:** Joseph F. Morris, CEO; Brian J. Riley, vp/CFO/treasurer/controller; John D. Curry, vp-marketing and operations.**Contact:** John D. Curry; 215-443-3635; curry@penn-america.com.**Figures reported on a group basis.*

Prime Insurance Syndicate Inc.

303 W. Madison, Suite 2075,
Chicago, Ill. 60606;
800-456-4576; fax: 312-408-8081
www.primeis.com

	2004	2003
Premiums written.....	\$21,485,378	\$20,638,252
Nonadmitted.....	\$20,369,706	\$19,894,141
Commercial risk.....	92%	100%
Net premiums.....	\$19,263,930	\$19,076,137
Paid-in capital.....	\$1,500,000	\$1,000,000
Policyholder surplus.....	\$18,145,990	\$9,925,061
Employees.....	70	71
Combined ratio 1.....	89.2%	99.9%
Combined ratio 2.....	89.2%	99.7%
Net income.....	\$2,173,162	\$69,897
Best's rating.....	B	B-

Founded: 1992.**Parent:** Prime Holdings Insurance Services Inc.**Approved nonadmitted in:** all states, excluding Alaska, Arizona, California, Colorado, Connecticut, New Hampshire, New Mexico, New York, Rhode Island, Texas and Virginia.**Officers:** Rick J. Lindsey, president/CEO; Ted B. Paulsen, COO; Jack McDonnell, treasurer/CFO.**Contact:** Rick J. Lindsey; 801-304-5510; rjl@primeis.com.**Reflects Prime Holdings Insurance Services Inc.*

S

Safety National Casualty Corp.

2043 Woodland Parkway,
St. Louis, Mo. 63146-4235;
314-995-5300; fax: 314-995-6847
www.sncc.com

	2004	2003
Premiums written.....	\$256,269,830	\$210,799,070
Excess liability.....	84%	75%
Admitted.....	100%	100%
Net premiums.....	\$233,193,582	\$191,797,127
Paid-in capital.....	\$5,000,000	\$5,000,000
Policyholder surplus.....	\$286,173,706	\$252,170,142
Employees.....	163	147
Excess liability employees.....	36	26

Combined ratio 1.....	100%	97.2%
Combined ratio 2.....	99.9%	97.1%
Net income.....	\$34,094,452	\$29,905,483
Best's rating.....	A	A
S&P's rating.....	A	A

Founded: 1942.**Parent:** Delphi Financial Group Inc.**Subsidiaries:** Safety First Insurance Co., St. Louis.**Admitted in:** all states.**Officers:** Terrence T. Schoeninger, president; Duane A. Hercules, treasurer; Jeffrey W. Otto, secretary.**Contact:** Stuart M. Presson, executive vp-marketing.

St. Paul Surplus Lines Insurance Co.

385 Washington St.,
St. Paul, Minn. 55102;
651-310-7066; fax: 651-310-7334
www.stpaultravelers.com

	2004	2003
Premiums written.....	\$511,471,105	\$527,531,314
Nonadmitted.....	\$365,347,798	\$355,565,927
Commercial risk.....	100%	100%
Net premiums.....	\$146,123,307	\$171,965,387
Paid-in capital.....	\$4,100,000	\$4,100,000
Policyholder surplus.....	\$133,700,638	\$88,953,767
Combined ratio 1.....	123.6%	98.6%
Combined ratio 2.....	123.2%	98.8%
Net income.....	(\$429,736)	\$19,373,161
Best's rating.....	A+	A
S&P's rating.....	A+	A+

*Figures reported on a pooling basis.***Founded:** 1974.**Parent:** The St. Paul Travelers Cos. Inc.**Approved nonadmitted in:** all states, excluding Delaware.**Admitted in:** Delaware.**Officers:** Kevin J. Rehnberg, chairman/president/CEO; Douglas K. Russel, senior vp/treasurer; Bruce A. Backberg, secretary.**Contact:** Larry J. Mills, director-accounting; 651-310-8644; larry.mills@stpaul.com.

Scottsdale Insurance Co.

8877 N. Gainey Center Drive,
Scottsdale, Ariz. 85258-2108;
480-365-4000; fax: 480-368-5856
www.scottsdaleins.com

	2004	2003
Premiums written.....	\$2,541,672,111	\$2,367,571,297
Nonadmitted.....	\$1,186,194,278	\$1,089,784,140
Commercial risk.....	92%	91.8%
Excess liability.....	6.6%	6.7%
Admitted.....	10%	10%
Net premiums.....	\$560,267,963	\$539,709,245
Paid-in capital.....	\$6,027,200	\$6,027,200
Policyholder surplus.....	\$378,481,825	\$329,344,787
Employees.....	1,175	1,115
Excess liability employees.....	20	22
Combined ratio 1.....	92.9%	95%
Net income.....	\$53,333,886	\$40,461,480
Best's rating.....	A+p	A+p

*Figures reported on a pooling basis.***Founded:** 1982.**Parent:** Nationwide Mutual Insurance Co.**Subsidiaries:** Scottsdale Surplus Lines Insurance Co., Scottsdale, Ariz.; Western Heritage Insurance Co., Scottsdale, Ariz.**Approved nonadmitted in:** all states, excluding

Continued on next page

Continued from previous page

Arizona, Delaware and Ohio; also approved in the District of Columbia and Puerto Rico.

Admitted in: Arizona, Delaware and Ohio.

Officers: Michael D. Miller, president; Thomas E. Barnes, secretary.

Contact: Larry Goodyear, associate vp-finance; goodyel@scottsdaleins.com.

Steadfast Insurance Co.

1400 American Lane,
Schaumburg, Ill. 60196-1056;
847-605-6000; fax: 847-605-7895
www.zurichna.com

	2004	2003
Premiums written.....	\$1,509,539,554	\$1,553,344,202
Nonadmitted.....	\$1,438,335,078	\$1,501,870,108
Excess liability.....	100%	100%
Paid-in capital.....	\$4,100,000	\$4,100,000
Policyholder surplus.....	\$397,753,944	\$309,423,916
Net income.....	\$7,924,763	\$7,736,878
Best's rating.....	A	A
S&P's rating.....	A+	A+

Figures reported on a pooling basis.

Founded: 1973.

Parent: Zurich Financial Services Group.

Approved nonadmitted in: all states, excluding Delaware.

Admitted in: Delaware.

Officers: Thomas Bradley, president; David Levinson, treasurer; David Bowers, corporate secretary.

Contact: Bryan Salvatore, senior vp-marketing.

T

Tudor Insurance Co.

400 Parson's Pond Drive,
Franklin Lakes, N.J. 07417-2600;
201-847-8600; fax: 201-847-1010
www.westernworld.com

	2004	2003
Premiums written.....	\$125,429,847	\$113,193,798
Nonadmitted.....	\$104,624,250	\$94,435,535
Commercial risk.....	98.4%	98.1%
Net premiums.....	\$40,476,851	\$34,194,337
Paid-in capital.....	\$4,200,000	\$4,200,000
Policyholder surplus.....	\$56,983,438	\$50,057,911
Employees*.....	228	222
Combined ratio 1.....	98.8%	111.4%
Combined ratio 2.....	99.4%	100.1%
Net income.....	\$6,826,205	\$2,984,665
Best's rating.....	A+	A+
S&P's rating.....	Api	Api

Figures reported on a 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: Robert Livingston.

**Reflects total for Western World Insurance Group.*

U

USF&G Specialty Insurance Co.

385 Washington St.,
St. Paul, Minn. 55102;
651-310-7911; fax: 651-310-7334
www.stpaultravelers.com

	2004	2003
Premiums written.....	\$135,207,409	\$134,561,545
Nonadmitted.....	\$135,173,160	\$134,511,418
Commercial risk.....	6.4%	9.9%
Paid-in capital.....	\$5,000,000	\$5,000,000
Policyholder surplus.....	\$18,085,938	\$17,154,676
Net income.....	\$931,262	\$815,081
Best's rating.....	A+	A
S&P's rating.....	A+	A+

Founded: 1994.

Parent: The St. Paul Travelers Cos. Inc.

Approved nonadmitted in: all states, excluding Connecticut, Delaware, Iowa, Louisiana, Minnesota, New Hampshire, New Jersey, New Mexico, Pennsylvania and Vermont.

Admitted in: Maryland.

Officers: Kevin M. Nish, president/COO; John C. Treacy, senior vp/corporate controller; Bruce A. Backberg, secretary.

Contact: Larry J. Mills, director-accounting; 651-310-8644; larry.mills@stpaul.com.

United National Insurance Co.

3 Bala Plaza E., Suite 300,
Bala Cynwyd, Pa. 19004;
610-664-1500; fax: 610-660-8887
www.unitednat.com

	2004	2003
Premiums written.....	\$288,687,725	\$553,231,691
Nonadmitted.....	\$248,190,613	\$445,592,420
Commercial risk.....	96.4%	94.9%
Net premiums.....	\$60,987,570	\$158,949,970
Paid-in capital.....	\$5,000,000	\$5,000,000
Policyholder surplus.....	\$373,669,088	\$340,968,112
Employees.....	274	257
Combined ratio 1.....	98.2%	95.8%
Combined ratio 2.....	98.2%	95.8%
Net income.....	\$20,849,323	\$11,019,867
Best's rating.....	A	A
S&P's rating.....	Api	Api

Figures reported on a pooling basis.

Founded: 1960.

Parent: American Insurance Service Inc.

Subsidiaries: Diamond State Insurance Co., Hammond, Ind.

Approved nonadmitted in: all states, excluding Pennsylvania.

Admitted in: Pennsylvania.

Officers: William F. Schmidt, president/CEO; Richard S. March, senior vp; Kevin L. Tate, treasurer/CFO.

Contact: Thomas M. McGeehan, vp/controller.

W

Western Heritage Insurance Co.

6263 N. Scottsdale Road, Suite 240,
Scottsdale, Ariz. 85250;
480-596-7813; fax: 480-368-5856

	2004	2003
Premiums written.....	\$179,708,869	\$177,333,320
Nonadmitted.....	\$178,030,851	\$175,615,724
Commercial risk.....	100%	100%
Paid-in capital.....	\$4,776,076	\$4,776,076
Policyholder surplus.....	\$76,886,586	\$72,654,909
Employees.....	79	73
Net income.....	\$3,921,087	\$3,272,143
Best's rating.....	A+p	A+p

Figures reported on a pooling basis.

Founded: 1986.

Parent: Nationwide Mutual Insurance Co.

Approved nonadmitted in: all states, excluding Arizona; also approved in the District of Columbia.

Admitted in: Arizona.

Officers: Joseph A. Hughes Jr., president; Larry D. Goodyear, assistant treasurer; Sandra L. Rich, secretary.

Contact: Lori Landers, staff operations director; landerl1@scottsdaleins.com.

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

	2004	2003
Premiums written.....	\$262,692,446	\$237,249,610
Nonadmitted.....	\$171,941,245	\$154,380,953
Commercial risk.....	97%	96.9%
Net premiums.....	\$209,059,367	\$185,339,560
Paid-in capital.....	\$8,200,000	\$8,200,000
Policyholder surplus.....	\$222,113,355	\$201,133,619
Employees*.....	228	222
Combined ratio 1.....	98.9%	97.7%
Combined ratio 2.....	99.4%	100.1%
Net income.....	\$8,998,429	\$11,005,254
Best's rating.....	A+	A+
S&P's rating.....	Api	Api

Figures reported on a 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, executive vp-underwriting and marketing.

Contact: Robert Livingston.

**Reflects total for Western World Insurance Group.*

Business Insurance's 2005 charts are available for reprints by contacting Reprint Management Services at 800-290-5460, ext. 160 or businessinsurance@reprintbuyer.com.

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

2004 revenues

Continuous consulting 75%
Risk management audits 10%
Special consulting projects 15%

Staff

Total 4
Risk management professionals 4
Principal consultants 1
Consultants 2
Analysts 1

Clients

U.S. 90%
Non-U.S. 10%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, loss prevention consulting, loss settlement, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: associations, construction, financial services, global companies, manufacturing, nonprofits, professional services, real estate, retail, technology, transportation.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour ...\$185 to \$275
Consultants per hour\$125
Analyst per hour\$110

Contact: Robert Abrahamson, executive consultant/CEO.

Advanced Risk Management Techniques Inc. dba ARM Tech

23701 Birtcher Drive,
Lake Forest, Calif. 92630-1772;
949-470-4343; fax: 949-470-4340
www.armtech.com

Parent: Aon Corp.

Consulting since: 1982

2004 revenues

Total gross revenue\$2,900,000
Consulting revenue\$2,800,000
Continuous consulting 40%
Risk management audits 5%
Special consulting projects 20%
Actuarial/accounting services 35%

Staff

Total 17
Risk management professionals 12
Principal consultants 2
Consultants 4
Actuaries 2
Analysts 4

Clients

Total 225
U.S. 97%
Non-U.S. 3%

Services: actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, claims consulting, consulting-design of risk management insurance systems, insurance coverage and limits analysis, risk management organization studies.

Specialties: associations, construction, financial services, government, health care providers, real estate, utilities.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$265
Consultants per hour\$160 to \$200
Analyst per hour\$130 to \$140
Actuary per hour\$260
Clerical per hour\$50

Officers: Michael Kaddatz, Steven Kahn, managing directors.

Contact: Steven Kahn.

J.H. Albert International Insurance Advisors Inc. dba Albert Risk Management Consultants

72 River Park,
Needham Heights, Mass. 02494-2631;
781-449-2866; fax: 781-449-5340
www.albertrisk.com

Consulting since: 1967

2004 revenues

Consulting revenue\$8,100,000
Continuous consulting 75%
Risk management audits 15%
Special consulting projects 10%

Staff

Total 40
Risk management professionals 35
Principal consultants 8
Consultants 27

Clients

Total 600
U.S. 95%
Non-U.S. 5%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: associations, chemical, construction, education, financial services, global companies, government, health care providers, manufacturing, nonprofits, oil/energy, professional services, real estate, retail, technology, transportation, utilities.

Compensation: by the hour.

Principal consultant per hour\$350

Consultants per hour\$250

SRMC member.

Officers: Alfred H. Nagelberg, Stuart T. Cowart, presidents.

Contact: Alfred H. Nagelberg.

Aldrich & Cox Inc.

3075 Southwestern Blvd., Suite 202,
Orchard Park, N.Y. 14127;
716-675-6300; fax: 716-675-2098
www.aldrichandcox.com

Consulting since: 1951

2004 revenues

Continuous consulting 75%
Risk management audits 5%
Special consulting projects 20%

Staff

Total 12
Risk management professionals 7
Principal consultants 3
Consultants 4

Clients

Total 60
U.S. 95%
Non-U.S. 5%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.

Specialties: construction, education, financial services, government, health care providers, manufacturing, nonprofits, professional services, real estate, retail, utilities.

Compensation: by the hour, by the project.

SRMC members.

Officers: Charles H. Cox, president; James B. Hood Jr., senior vp; Michael B. Coyle, vp.

Contact: Charles H. Cox;
cox@aldrichandcox.com

Alpha Risk Management Inc.

60 Cutter Mill Road,
Great Neck, N.Y. 11021;
516-829-3500; fax: 516-829-6029
www.alpharisk.com

Consulting since: 1973

2004 revenues

Consulting revenue\$3,650,000
Continuous consulting 60%
Risk management audits 25%
Special consulting projects 15%

Staff

Total 23
Risk management professionals 18
Principal consultants 11
Consultants 5
Analysts 2

Clients

Continued on next page

Continued from previous page

Total	.72
U.S.	.81%
Non-U.S.	.19%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, expert witness, insurance coverage and limits analysis, loss prevention consulting, risk management organization studies.

Specialties: construction, financial services, manufacturing, nonprofits, oil/energy, professional services, real estate, retail, utilities.

Compensation: by the hour, by the project, on retainer.

Officers: Herbert H. Feldman, president/CEO; Heidi Bucher, Fran Carleton, Maria Frantzis, senior vps.

Contact: Herbert H. Feldman;
herbfeldman@alpharisk.com.

American Actuarial L.L.C.

15 Cliffside Drive,
Wallingford, Conn. 06492;
203-284-3891; fax: 203-284-0408
www.american-actuarial.com

Consulting since: 1997

2004 revenues

Continuous consulting	.10%
Special consulting projects	.10%
Actuarial/accounting services	.80%

Staff

Total	.1
Risk management professionals	.1
Principal consultants	.1

Clients

Total	.20*
U.S.	.90%
Non-U.S.	.10%

Services: actuarial consulting, alternative risk financing consulting, insurance coverage and limits analysis.

Specialties: associations, financial services, global companies, government, health care providers, manufacturing, nonprofits, professional services, retail, transportation.

Compensation: by the hour, by the project.

Contact: Bruce Ollodart, president

*Estimated.

Andrew Robinson International Risk Management Consultants Inc.

211 Congress St.,
Boston, Mass. 02110;
617-423-0131; fax: 617-423-0132
www.aririsk.com

Consulting since: 1997

2004 revenues

Continuous consulting	.68%

Risk management audits	.7%
Special consulting projects	.25%

Staff

Total	.6
Risk management professionals	.5
Principal consultants	.1
Consultants	.3
Analysts	.1

Clients

Total	.103
U.S.	.86%
Non-U.S.	.14%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, expert witness, insurance coverage and limits analysis, risk management organization studies.

Specialties: education, global companies, health care providers, manufacturing, professional services, retail, technology, transportation.

Compensation: by the project, on retainer.

Officers: John Paul Sutrich, president; Michelle F. Carlo, vp; Paul A. Morin, director.

Contact: John Paul Sutrich; info@aririsk.com.

Aon-Global eSolutions Group*

55 E. 52nd St.,
New York, N.Y. 10055;
212-441-1156; fax: 847-953-2633
www.aonriskconsole.com

Parent: Aon Corp.

Consulting since: 1994

2004 revenues

Consulting revenue	\$.1,500,000
Continuous consulting	.30%
Risk management audits	.30%
Special consulting projects	.40%

Staff

Total	.4
Risk management professionals	.4
Consultants	.3
Analysts	.1

Clients

Total	.50
U.S.	.90%
Non-U.S.	.10%

Services: alternative risk financing consulting, broker and vendor services analysis, claims consulting, consulting-design of risk management insurance systems, electronic claims reporting software, enterprise risk management, insurance coverage and limits analysis, risk management organization studies.

Specialties: construction, financial services, global companies, government, health care providers, oil/energy, professional services, retail, technology, utilities.

Compensation: by the hour, by the project, on retainer.

Contact: Armand Alvarez, senior vp-Aon Risk Technology Consulting;
armand_alvarez@aon.com

*Includes Risk Laboratories L.L.C.

Continued on next page

Directory explanation box

The Directory of Risk Management Consultants lists companies that generate at least \$150,000 in gross revenues from pure, unbundled risk management consulting.

Business Insurance defines pure risk management consulting as providing advice, on a fee-for-service basis, on the identification and analysis of an organization's loss exposures and on minimizing the financial impact of such risks. This excludes activities such as conferences, publishing, claims administration, computer time-sharing, consulting for insurers, captive management and employee benefits.

Listings begin with the company's address, the year it began offering risk management consulting and the name of its parent, if applicable.

Information about 2004 revenues follows. This section includes gross revenues and revenues generated by unbundled risk management consulting services. If revenues are not listed, the company has attested that it generates at least \$150,000 in revenues from unbundled risk management consulting. Also provided are the percentage of gross revenues from risk management consulting, as well as the percentage of such revenues derived from continuous risk management consulting, risk management audits, special risk management

projects and actuarial/accounting services.

The staff section details the total number of employees in full-time equivalents, as well as the number of professional employees assigned to risk management consulting. The total number of unbundled risk management consulting clients is listed next, including a percentage breakdown of U.S.-based and non-U.S.-based clients.

Services are listed next, including specific services provided. Specialties also are listed, noting whether the consultant specializes in specific industries.

The compensation section specifies whether the company is paid on a project basis, on a retainer basis and/or by the hour. If compensation is charged by the hour, the ranges of hourly charges are given for a principal consultant, consultant, analyst and actuary and for clerical work.

Listings also indicate companies that have a member of the Society of Risk Management Consultants on staff. The names and titles of the company's officers and the name of a contact person conclude each listing.

The directory is published as an editorial service; there is no charge to be included. Information is based on each company's response to a *BI* questionnaire. Although every effort is made to publish complete and accurate listings, *Business Insurance* is unable to verify all information provided.

The schedule of the upcoming 2006 *Business Insurance* online directories and charts is available on page 6.

BI RANKS

Largest independent U.S. risk management consultants

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

Rank	Company/Address	Telephone/Fax/Web site	2004 unbundled revenue from risk management consulting	Unbundled clients	Professional staff	Principal officer
1	RMI Consulting Inc. 20 Soundview Marketplace Port Washington, N.Y. 11050	516-767-7373 Fax: 516-767-7486 www.rmiconsulting.com	\$11,700,000	500	37	MaryAnn Sackman, president
2	J.H. Albert International Insurance Advisors Inc. dba Albert Risk Management Consultants 72 River Park Needham Heights, Mass. 02494-2631	781-449-2866 Fax: 781-449-5340 www.albertrisk.com	\$8,100,000	600	35	Alfred H. Nagelberg, Stuart T. Cowart, presidents
3	Alpha Risk Management Inc. 60 Cutter Mill Road Great Neck, N.Y. 11021	516-829-3500 Fax: 516-829-6029 www.alpharisk.com	\$3,650,000	72	18	Herbert H. Feldman, president/CEO
4	Taylor Risk Consulting 16415 Addison Road, Suite 800 Addison, Texas 75001	972-447-2055 Fax: 972-248-1729 www.taylorrisk.com	\$3,487,447	75	16	Gabriel Lugo, senior vp
5	RCS Services 5506 Mitchelldale Houston, Texas 77092	800-807-7475 Fax: 713-461-2457 www.rcsservicesinc.com	\$2,821,094	283	12	Trish McCall, president
6	Robert Hughes Associates Inc. 508 Twilight Trail, Suite 200 Richardson, Texas 75080	972-980-0088 Fax: 972-233-1548 www.roberthughes.com	\$2,547,565	233	16	John R. Oakley, president
7	North American Risk Management Inc. 100 First Ave., Suite 266 St. Petersburg, Fla. 33701	727-287-1564 Fax: 727-287-1666 www.narm.biz	\$2,410,000	152	53	Harold R. Schade, president
8	Bickmore Risk Services 1831 K St. Sacramento, Calif. 95814	800-541-4591 Fax: 916-244-1199 www.brsrisk.com	\$2,280,000	250	57	John E. Chaquica, principal/CEO
9	Kevin F. Donoghue & Associates 190 High St. Boston, Mass. 02110	617-482-7015 Fax: 617-556-4030 www.kfda.com	\$2,200,000	140	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	\$2,010,575	135	9	Adam P. Sielicki Jr., president/treasurer

* 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 are not ranked.
Source: BI survey

Visit www.businessinsurance.com for more information and access to the full searchable Directory of Risk Management Consultants.

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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**2004 revenues**

Total gross revenue\$743,750
Consulting revenue\$706,562
Continuous consulting 75%
Risk management audits 20%
Special consulting projects 5%

Staff

Total 27
Risk management professionals 23
Principal consultants 13
Consultants 7
Analysts 3

Clients

Total 100
U.S. 99%
Non-U.S. 1%

Services: broker and vendor services analysis, claims consulting, enterprise risk management, insurance coverage and limits analysis, loss prevention consulting, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: construction, manufacturing, professional services.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$135
Consultants per hour\$105
Analyst per hour\$95
Clerical per hour\$35

Officers: Harry P. Mirijanian, president; Gwen Alexander, vp.

Contact: Harry P. Mirijanian;
hmirijanian@appliedriskcontrol.com.

Austin & Stanovich Risk Managers L.L.C.

15 West St.,
Douglas, Mass. 01516;
508-476-3347; fax: 508-476-3047
www.austinstanovich.com

Consulting since: 2002**2004 revenues**

Continuous consulting 33%
Risk management audits 33%
Special consulting projects 33%

Staff

Total 2
Risk management professionals 2
Principal consultants 2

Clients

Total 70
U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, risk management organization studies.

Specialties: construction, education, financial

services, government, health care providers, manufacturing, nonprofits, professional services.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$225 to \$275

B**Betterley Risk Consultants Inc.**

13 Loring Way,
Sterling, Mass. 01564;
978-422-3366; fax: 978-422-3365
www.betterley.com

Consulting since: 1932**2004 revenues**

Total gross revenue\$400,000
Consulting revenue\$376,000
Continuous consulting 40%
Risk management audits 20%
Special consulting projects 40%

Staff

Total 1
Risk management professionals 1
Principal consultants 1

Clients

Total 25
U.S. 70%
Non-U.S. 30%

Services: alternative risk financing consulting, broker and vendor services analysis, enterprise risk management, expert witness, insurance coverage and limits analysis, risk management organization studies.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$310

Contact: Richard S. Betterley, president.

Bickmore Risk Services

1831 K St.,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-244-1199
www.brsrisk.com

Consulting since: 1984**2004 revenues**

Total gross revenue\$10,160,000
Consulting revenue\$2,280,000
Continuous consulting 20%
Special consulting projects 10%
Actuarial/accounting services 70%

Staff

Total 85
Risk management professionals 57
Principal consultants 9

Consultants 25
Actuaries 7
Analysts 16

Clients

Total 250
Minimum size client\$10,000
U.S. 100%

Services: actuarial consulting, alternative risk financing consulting, broker and vendor ser-

vices analysis, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, professional loss accounting, risk management organization studies, safety consulting.

Specialties: associations, education, government, nonprofits.

Compensation: by the hour, by the project.

Principal consultant per hour ..\$250 to \$300

Consultants per hour\$110 to \$150

Analyst per hour\$75 to \$100

Actuary per hour\$150 to \$300

Clerical per hour\$55 to \$60

Officers: John E. Chaquica, principal/CEO;
Linze E. Kramer, president/litigation manager;
Gregory L. Trout, principal/COO.

Contact: Gregory L. Trout; 800-541-4591, ext. 1123; gtrout@brsrisk.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**2004 revenues**

Continuous consulting 40%
Risk management audits 40%
Special consulting projects 20%

Staff

Total 4
Risk management professionals 2
Principal consultants 1

Consultants 1

Clients

Total 20
U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, risk management organization studies.

Specialties: associations, chemical, construction, education, global companies, manufacturing, nonprofits, professional services, real estate, retail, technology.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour ..\$225 to \$250

Consultants per hour\$160 to \$170

SRMC member.

Contact: John J. Crout, president.

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**2004 revenues**

Total gross revenue\$1,639,500
Consulting revenue\$1,406,400
Continuous consulting 60%

Continued on next page

Continued from previous page

Risk management audits 20%
 Special consulting projects 20%

Staff

Total 11
 Risk management professionals 6
 Principal consultants 6

Clients

Total 220
 U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, risk management organization studies.

Specialties: education, government, manufacturing.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$225
 Consultants per hour\$200

Clerical per hour\$60 to \$75

SRMC member.

Officers: Arvid R. Tillmar, chairman; Richard L. Blomquist, president/COO.

Contact: Arlene Petersen, consultant.

Ken Buhler Associates Inc.

11 Erita Lane,
 Smithtown, N.Y. 11787;
 631-360-3770; fax: 631-360-3770

Consulting since: 1976

2004 revenues

Consulting revenue\$600,000
 Continuous consulting 90%
 Special consulting projects 10%

Staff

Total 6
 Risk management professionals 4
 Principal consultants 2
 Consultants 2

Clients

Total 15
 U.S. 100%

Services: business interruption, expert witness, loss prevention consulting, property loss control/engineering, safety consulting.

Specialties: construction, manufacturing, professional services, real estate, retail.

Principal consultant per hour\$150
 Consultants per hour\$125

Contact: Randy Buhler, president.

By the Numbers Actuarial Consulting Inc.

205 Powell Place,
 Brentwood, Tenn. 37027;
 615-369-0753; fax: 615-369-0754
www.bynac.com

Consulting since: 1999

2004 revenues

Actuarial/accounting services 100%

Staff

Total 3
 Risk management professionals 3
 Actuaries 3

Clients

Total 110
 U.S. 95%
 Non-U.S. 5%

Services: actuarial consulting, alternative risk financing consulting.

Specialties: associations, construction, education, financial services, government, health care providers, manufacturing, retail, transportation, utilities.

Compensation: by the hour, by the project.

Principal consultant per hour\$205

Consultants per hour\$175

Officers: Lisa Dennison, president/consulting actuary; Liz Long, senior vp/consulting actuary.

Contact: Lisa Dennison.

C**CGR**

615 Rene-Levesque Blvd. W., Suite 960,
 Montreal, Quebec H3B 1P5;
 514-392-1253; fax: 514-392-0559

Consulting since: 1987

2004 revenues

Continuous consulting 80%
 Risk management audits 10%
 Special consulting projects 10%

Staff

Total 3
 Risk management professionals 2
 Principal consultants 1
 Consultants 1

Clients

Total 10
 U.S. 5%
 Non-U.S. 95%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, insurance coverage and limits analysis, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.

Specialties: global companies, manufacturing, technology.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$240

Consultants per hour\$175

Clerical per hour\$50

Contact: Andre Goyette, principal.

Capell Industrial Risk Management Inc.

955 Horsham Road, Suite 307,
 P.O. Box 505,
 Horsham, Pa. 19044;
 800-622-7355; fax: 215-441-5567
www.caprisk.com

Consulting since: 1978

2004 revenues

Total gross revenue\$432,000

Consulting revenue\$272,000

Continuous consulting 80%
 Special consulting projects 20%

Staff

Total 3
 Risk management professionals 2
 Principal consultants 1
 Analysts 1

Clients

Total 56
 Minimum size client\$5,000
 U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, expert witness, insurance coverage and limits analysis, risk management organization studies.

Specialties: chemical, construction, manufacturing, oil/energy, real estate, transportation.

Compensation: by the project, on retainer.

Officers: James W. Capell, president; Cheryl B. Capell, secretary/treasurer.

Contact: James W. Capell; 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

2004 revenues

Continuous consulting 69%
 Risk management audits 4%
 Special consulting projects 27%

Staff

Total 4
 Risk management professionals 4
 Principal consultants 3
 Consultants 1

Clients

Total 25
 U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, professional loss accounting, risk management organization studies, safety consulting.

Specialties: construction, education, financial services, health care providers, manufacturing, nonprofits, professional services, real estate, technology, transportation.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$200

Consultants per hour\$150

SRMC member.

Officers: Robert Duty, president; Susan M. Duty, secretary.

Contact: Robert Duty;
rduty@cardinalriskmanagement.com.

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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**2004 revenues**

Continuous consulting 69.6%
Risk management audits 14.7%
Special consulting projects 15.7%

Staff

Total 4
Risk management professionals 3
Principal consultants 2
Consultants 1

Clients

Total 39
U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, expert witness, insurance coverage and limits analysis, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour ...\$220 to \$280
Consultants per hour\$114
Clerical per hour\$43 to \$60

SRMC member.

Officers: Michael R. Weil, chairman; Michael A. Cristal, president; Nancy J. Gray, secretary.

Contact: Michael A. Cristal;
mcristal@risk-manage.com.

CORE Risk Services

22145 Wasserstrasse, P.O. Box 206,
Oldenburg, Ind. 47036;
812-933-0656; fax: 812-933-0354
www.coreriskservices.com

Consulting since: 1993**2004 revenues**

Continuous consulting 60%
Risk management audits 5%
Special consulting projects 35%

Staff

Total 4
Risk management professionals 3
Principal consultants 3

Clients

Total 7
U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, enterprise risk management, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting.

Specialties: education, financial services, global companies, manufacturing, nonprofits, oil/energy, real estate, technology, utilities.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$145
Clerical per hour\$55

SRMC member.

Contact: Robert L. Bernens, principal.

Corporate Risk Management Inc.

505 Fenton Place,
Charlotte, N.C. 28207;
704-335-0185; fax: 704-377-2973
www.crm1978.com

Consulting since: 1978**2004 revenues**

Continuous consulting 90%
Risk management audits 5%
Special consulting projects 5%

Staff

Total 5
Risk management professionals 4
Principal consultants 2
Consultants 2

Analysts 1
Clients

Total 45
U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, loss prevention consulting, loss settlement, risk management organization studies.

Specialties: government, manufacturing, nonprofits, real estate, transportation.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$150
Consultants per hour\$125
Analyst per hour\$90
Clerical per hour\$70

Officers: William B. Heeney, president; Eric G. Little, vp.

Contact: William B. Heeney.

Crain, Langner & Co.

3728 Waitley Drive, P.O. Box 531,
Richfield, Ohio 44286;
330-659-3142; fax: 330-659-6241
www.crainlangner.com

Consulting since: 1939**2004 revenues**

Continuous consulting 60%
Risk management audits 20%
Special consulting projects 20%

Staff

Total 5
Risk management professionals 2
Principal consultants 2
Analysts 3

Clients

Total 100
U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, property

loss control/engineering, risk management organization studies, safety consulting.

Specialties: chemical, construction, education, financial services, government, health care providers, manufacturing, nonprofits, real estate.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$175
Analyst per hour\$100

SRMC member.

Officers: Kenneth R. Butler, president; Daniel C. Buser, vp/treasurer.

Contact: Daniel C. Buser.

Croydon Risk Consultants

198 N. Arrowhead Ave.,
San Bernardino, Calif. 92408;
909-884-8294; fax: 909-381-7610

Consulting since: 2000**2004 revenues**

Continuous consulting 15%
Risk management audits 25%
Special consulting projects 60%

Staff

Total 1
Risk management professionals 1
Principal consultants 1

Clients

Total 23
Minimum size client\$1,000,000
U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, expert witness, insurance coverage and limits analysis, risk management organization studies.

Specialties: associations, financial services, government, health care providers, nonprofits, real estate.

Compensation: by the hour, by the project.

Principal consultant per hour\$300
Contact: Paul W. Pinckney, principal.

D**Deloitte Consulting L.L.P.**

185 Asylum St.,
Hartford, Conn. 06103;
860-543-7337; fax: 203-705-5104
www.deloitte.com

Parent: Deloitte & Touche USA L.L.P.**Consulting since:** 1978**2004 revenues**

Total gross revenue\$6,750,000,000
Consulting revenue\$94,500,000
Continuous consulting 20%
Risk management audits 20%
Special consulting projects 50%
Actuarial/accounting services 10%

Staff

Risk management professionals 550
Principal consultants 100
Consultants 250
Actuaries 100

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Analysts 100

Clients

Total 1,000

U.S. 70%

Non-U.S. 30%

Services: actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, electronic claims reporting software, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, professional loss accounting, risk management organization studies.

Specialties: global companies, manufacturing, oil/energy.

Compensation: by the hour, by the project.

Principal consultant per hour ..\$350 to \$750

Consultants per hour\$200 to \$350

Analyst per hour\$100 to \$200

Actuary per hour\$200 to \$750

Clerical per hour\$50

Officers: Mark P. Charron, Byron Spruell, 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

2004 revenues

Special consulting projects 100%

Staff

Total 22

Risk management professionals 19

Principal consultants 10

Consultants 9

Clients

Total 250

Minimum size client\$30,000,000

U.S. 95%

Non-U.S. 5%

Services: business interruption, catastrophe planning, claims consulting, expert witness, insurance coverage and limits analysis, loss settlement, professional loss accounting.

Specialties: associations, chemical, construction, education, financial services, global companies, health care providers, manufacturing, nonprofits, oil/energy, professional services, professional sport teams, real estate, retail, technology, transportation, utilities.

Compensation: by the hour, by the project.

Principal consultant per hour ..\$195 to \$290

Consultants per hour\$105 to \$175

Officers: John D. Dempsey, managing partner; William L. Myers, senior partner.

Contact: Robert A. Kirchmeier, director-client services; 908-879-4976.

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

Kevin F. Donoghue & Associates

190 High St.,

Boston, Mass. 02110;

617-482-7015; fax: 617-556-4030

www.kfda.com

Consulting since: 1970

2004 revenues

Consulting revenue\$2,200,000

Continuous consulting 40%

Risk management audits 40%

Special consulting projects 20%

Staff

Total 16

Risk management professionals 13

Principal consultants 3

Consultants 9

Actuaries 1

Clients

Total 140

U.S. 90%

Non-U.S. 10%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, loss settlement, risk management organization studies.

Specialties: associations, chemical, construction, education, financial services, global companies, government, health care providers, manufacturing, nonprofits, oil/energy, professional sport teams, real estate, retail, technology, utilities.

Compensation: by the hour, by the project, on retainer.

SRMC member.

Officers: Kevin F. Donoghue, president; Michael E. Norek, Liam K. Donoghue, executive vps.

Contact: Liam K. Donoghue.

Dothage Risk Management Consultants

7811 Grantwood Oaks Court,

St. Louis, Mo. 63123;

314-842-5898; fax: 314-842-7725

www.dothage1.com

Consulting since: 1993

2004 revenues

Continuous consulting 90%

Risk management audits 10%

Staff

Total 2

Risk management professionals 1

Principal consultants 1

Clients

Total 19

U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.

Specialties: construction, education, manufacturing.

Compensation: by the hour, on retainer.

Principal consultant per hour\$160

Officers: Alan Dothage, president; Judy Dothage, vp.

Contact: Alan Dothage.

E**Effective Risk Management**

19200 Von Karman Ave., Suite 500,
Irvine, Calif. 92612;

949-251-1500; fax: 949-251-1715

Consulting since: 1993

2004 revenues

Continuous consulting 40%

Risk management audits 10%

Special consulting projects 50%

Staff

Total 1.5

Principal consultants 1

Analysts 0.5

Clients

U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, safety consulting.

Specialties: construction, manufacturing, real estate.

Compensation: by the hour, by the project, on retainer.

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

2004 revenues

Consulting revenue\$220,000

Continuous consulting 85%

Risk management audits 10%

Special consulting projects 5%

Staff

Total 2

Risk management professionals 2

Principal consultants 1

Consultants 1

Clients

Total 156

Minimum size client\$75,000

U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, expert witness, insurance coverage and limits analysis, loss prevention consulting, loss settlement.

Specialties: construction, government, health

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care providers, manufacturing, nonprofits, professional services, real estate, technology, transportation.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$150

Consultants per hour\$120

Clerical per hour\$50

Contact: Eric Elam, president.

Ernst & Young L.L.P.

233 S. Wacker Drive,
Chicago, Ill. 60606;
312-879-3115; fax: 312-879-4009
www.ey.com

Consulting since: 1922

2004 revenues

Total gross revenue\$13,500,000,000

Consulting revenue\$44,835,000

Continuous consulting 10%

Risk management audits 15%

Special consulting projects 40%

Actuarial/accounting services 35%

Staff

Total 77,043

Risk management professionals 165

Principal consultants 30

Consultants 47

Actuaries 42

Analysts 46

Clients

Total 1,010

U.S. 85%

Non-U.S. 15%

Services: actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, professional loss accounting, risk management organization studies.

Specialties: construction, financial services, global companies, health care providers, manufacturing, nonprofits, oil/energy, professional services, professional sport teams, real estate, retail, technology, transportation, utilities.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$600

Consultants per hour\$350

Analyst per hour\$200

Actuary per hour\$425

Officers: Doug French, global director-insurance and actuarial services; Bruce S. Zaccanti, national practice director-insurance and risk management advisory services; Chris McShea, national director-P&C Insurance and Actuarial Advisory Services.

Contact: Doug French, Bruce S. Zaccanti, Chris McShea.

Business Insurance's 2005 online directories are searchable in the directories area of www.businessinsurance.com.

F

FARA Risk Control

400 E. Kaliste Saloom Road, Suite 4500
Lafayette, La. 70508;
800-215-3272; fax: 337-235-4153
www.fara.com

Parent: F.A. Richard & Associates Inc. dba FARA.

Consulting since: 1979

2004 revenues

Total gross revenue\$45,700,000

Consulting revenue\$5,400,000

Continuous consulting 30%

Risk management audits 50%

Special consulting projects 20%

Staff

Total 36

Risk management professionals 24

Principal consultants 22

Consultants 2

Clients

Total 40

U.S. 100%

Services: alternative risk financing consulting, business interruption, catastrophe planning, claims consulting, enterprise risk management, insurance coverage and limits analysis, loss prevention consulting, professional loss accounting, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: chemical, construction, education, financial services, government, health care providers, manufacturing, nonprofits, oil/energy, professional sport teams, retail, transportation, utilities.

Compensation: by the hour, by the project.

Principal consultant per hour\$85

Consultants per hour\$75

Officers: M. Todd Richard, president/CEO-F.A. Richard & Associates Inc.; Reed A. Bell, executive vp/COO-F.A. Richard & Associates Inc.; David R. Sturgis, president-FARA Risk Control.

Contact: David R. Sturgis;
david.sturgis@fara.com

First Risk Management Inc.

1250 Greenwood Ave., Suite 3,
Jenkintown, Pa. 19046;
215-885-1125; fax: 215-885-1161

Parent: First Risk Management Co.

Consulting since: 1988

Staff

Total 4

Risk management professionals 2

Principal consultants 1

Consultants 1

Clients

Total 22

U.S. 100%

Services: expert witness, litigation management consulting.

Compensation: by the hour.

Principal consultant per hour\$450

Clerical per hour\$90

SRMC member.

Officers: Leonard J. Silver, president; Bonnie Esposito, corporate secretary.

Contact: Leonard J. Silver.

Leonard R. Friedman Risk Management Inc.

170 Great Neck Road,
Great Neck, N.Y. 11021;
516-466-0750; fax: 516-466-0750
www.lrfm.com

Consulting since: 1974

2004 revenues

Continuous consulting 90%

Risk management audits 5%

Special consulting projects 5%

Staff

Total 12

Principal consultants 4

Consultants 2

Analysts 2

Clients

Total 50

U.S. 100%

Services: broker and vendor services analysis, claims consulting, insurance coverage and limits analysis, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.

Specialties: manufacturing, real estate, retail.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$250

Consultants per hour\$140 to \$235

Analyst per hour\$95

Clerical per hour\$75

SRMC member.

Officers: Alice B. Weiss, president; Susan G. Kaufman, executive vp; Rachel L. Efrati, vp.

Contact: Susan G. Kaufman.

G

Garland Actuarial L.L.C.

27555 Purissima Road,
Los Altos Hills, Calif. 94022;
650-941-0453; fax: 650-941-9827
www.garlandactuarial.com

Consulting since: 2001

2004 revenues

Special consulting projects 10%

Actuarial/accounting services 90%

Staff

Total 5

Risk management professionals 3

Principal consultants 3

Clients

Total 25

U.S. 95%

Non-U.S. 5%

Services: actuarial consulting, alternative risk

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financing consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, risk management organization studies.

Specialties: associations, education, financial services, global companies, government, health care providers, manufacturing, nonprofits, professional services, retail, technology, utilities.

Compensation: by the hour, by the project.

Principal consultant per hour\$495

Consultants per hour\$350

Analyst per hour\$150

Actuary per hour\$495

Clerical per hour\$50

Officers: Roberta J. Garland, Harry T. Garland, principals.

Contact: Roberta J. Garland.

H

Walter Haner & Associates Inc.

239 Pollack Mountain Road,
Cooperstown, N.Y. 13326;
607-264-8380; fax: 607-264-8382

Consulting since: 1992

2004 revenues

Consulting revenue\$354,972

Actuarial/accounting services 100%

Staff

Total 3

Risk management professionals 3

Actuaries 1

Analysts 2

Clients

Total 44

U.S. 70%

Non-U.S. 30%

Services: actuarial consulting, alternative risk financing consulting, enterprise risk management, insurance coverage and limits analysis.

Specialties: associations, manufacturing, retail, utilities.

Compensation: by the hour, by the project.

Principal consultant per hour\$350

Analyst per hour\$125

Actuary per hour\$350

Contact: Walter Haner, president/consulting actuary.

Robert Harder Insurance Consulting Inc.

12 Queen St., Suite 131,
St. Catharines, Ontario L2R 3G5 Canada;
905-937-2083; fax: 905-646-9994
www.robertharder.ca

Consulting since: 1992

2004 revenues

Continuous consulting 35%

Risk management audits 25%

Special consulting projects 40%

Staff

Total 2

Risk management professionals 1

Principal consultants 1

Clients

Total 25

Non-U.S. 100%

Services: broker and vendor services analysis, business interruption, catastrophe planning, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies.

Specialties: associations, financial services, manufacturing, real estate.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$175

Officers: Robert Harder, principal consultant.

Harvard Aimes Group

6 Holcomb St.,
West Haven, Conn. 06516;
203-933-1976; fax: 203-933-0281
www.riskmanagementsearch.com

Consulting since: 1984

2004 revenues

Special consulting projects 100%

Staff

Total 3

Risk management professionals 2

Consultants 2

Clients

Total 14

U.S. 90%

Non-U.S. 10%

Services: risk management organization studies.

Specialties: chemical, construction, financial services, global companies, manufacturing, oil/energy, real estate, retail, technology, transportation, utilities.

Compensation: by the project, on retainer.

Contact: James J. Gunther, principal.

HealthSure Consultants L.L.C.

3513 S.W. HK Dodgen Loop, Suite 102,
Temple, Texas 76502;
254-773-9814; fax: 254-773-9821
www.healthsure.com

Parent: HealthSure Insurance Services Inc.

Consulting since: 1998

2004 revenues

Continuous consulting 40%

Risk management audits 20%

Special consulting projects 40%

Staff

Total 7

Risk management professionals 3

Principal consultants 2

Consultants 1

Clients

U.S. 100%

Services: actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, business interruption, enterprise risk management, insurance coverage and limits analysis, loss prevention consulting, risk management organization studies.

Specialties: health care providers.

Compensation: by the project.

Officers: Barry Couch, president; Ann Heape, Eric Lister, principals; Brant Couch, vp.

Contact: Barry Couch; barryc@healthsure.com.

Hylant Consulting

6225 Oak Tree Blvd.,
Cleveland, Ohio 44131;
216-447-1050; fax: 216-447-4088
www.hylant.com

Parent: Hylant Group.

Consulting since: 1983

2004 revenues

Consulting revenue\$2,100,000

Continuous consulting 50%

Special consulting projects 50%

Staff

Total 19

Risk management professionals 19

Principal consultants 19

Clients

Total 45

U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.

Specialties: construction, global companies, manufacturing, retail, transportation, utilities.

Compensation: by the hour, by the project, on retainer.

Officers: Patrick Hylant, CEO; Michael Hylant, president.

Contact: Ken Smaga, vp.

IRMG

650 From Road,
Paramus, N.J. 07652;
201-225-3600; fax: 201-225-9285
www.irmg.com

Parent: Aon Corp.

Consulting since: 1960

2004 revenues

Continuous consulting 10%

Risk management audits 35%

Special consulting projects 35%

Actuarial/accounting services 20%

Staff

Total 80

Risk management professionals 65

Principal consultants 14

Consultants 40

Actuaries 3

Analysts 8

Clients

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Total	400
U.S.	50%
Non-U.S.	50%

Services: actuarial consulting, alternative risk financing consulting, business interruption, consulting-design of risk management insurance systems, enterprise risk management, insurance coverage and limits analysis, risk management organization studies.

Specialties: chemical, construction, education, financial services, global companies, government, health care providers, manufacturing, oil/energy, professional services, retail, technology, transportation, utilities.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour	\$500
Consultants per hour	\$350
Analyst per hour	\$250
Actuary per hour	\$500
Clerical per hour	\$100

Contact: William Harris, COO-ACSG Americas, william_harris@irmg.com; Rory Moloney, managing director-IRMG Europe; 44-193-283-7407, rory.moloney@irmg.com.

ICA Risk Management Consultants

1 International Blvd., Suite 605,
Mahwah, N.J. 07495-0019;
201-512-9600; fax: 201-512-9635
www.icarisk.com

Consulting since: 1956

2004 revenues

Continuous consulting	85%
Risk management audits	8%
Special consulting projects	7%

Staff

Total	41
Risk management professionals	41
Principal consultants	20
Consultants	14
Actuaries	7

Clients

Total	350
U.S.	95%
Non-U.S.	5%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, risk management organization studies.

Specialties: associations, chemical, construction, education, financial services, global companies, government, health care providers, manufacturing, nonprofits, professional services, professional sport teams, real estate, retail, technology, transportation.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour	\$250 to \$415
Consultants per hour	\$195 to \$225
Analyst per hour	\$150
Clerical per hour	\$60 to \$75

SRMC member.

Contact: Barron S. Wall, managing associate/president; bswall@icarisk.com.

In Tech Risk Management Inc.

480 University Ave., 18th Floor,
Toronto, Ontario M5G 1V2 Canada;
800-947-9666; fax: 416-348-9121
www.intechrisk.com

Consulting since: 1976

2004 revenues

Consulting revenue	\$2,000,000
Continuous consulting	50%
Risk management audits	10%
Special consulting projects	40%

Staff

Total	19
Risk management professionals	13
Principal consultants	5
Consultants	8
Analysts	6

Clients

Total	50
U.S.	24%
Non-U.S.	76%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, loss prevention consulting, loss settlement, risk management organization studies.

Specialties: construction, financial services, global companies, health care providers, manufacturing, oil/energy, professional services, professional sport teams, real estate, transportation, utilities.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour	\$425
Consultants per hour	\$300
Analyst per hour	\$100
Clerical per hour	\$60

Officers: Rory M. Roberts, chairman/CEO; Matthew Cook, vice chairman.

Contact: Rory M. Roberts.

Insurance Audit & Inspection Co.

6314 Rucker Road, Suite G,
Indianapolis, Ind. 46220-4892;
317-259-1013; fax: 317-465-1004
www.insuranceaudit.com

Consulting since: 1901

2004 revenues

Continuous consulting	60%
Risk management audits	30%
Special consulting projects	10%

Staff

Total	9
Risk management professionals	7
Principal consultants	3
Consultants	4

Clients

Total	300
U.S.	100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, risk management organization studies.

Specialties: associations, chemical, education, financial services, government, health care providers, manufacturing, nonprofits, utilities.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour	\$200
Consultants per hour	\$200
Analyst per hour	\$100
Clerical per hour	\$35

SRMC member.

Officers: Daniel C. Free, president/general counsel; Kenneth Bush, executive vp; Jack G. Harris, executive 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
www.consultibc.com

Consulting since: 1945

2004 revenues

Consulting revenue	\$2,010,575
Continuous consulting	90%
Risk management audits	5%
Special consulting projects	5%

Staff

Total	13
Risk management professionals	9
Principal consultants	6
Consultants	2
Analysts	1

Clients

Total	135
U.S.	98%
Non-U.S.	2%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, loss settlement, risk management organization studies.

Specialties: associations, education, government, health care providers, real estate.

Compensation: by the hour.

Principal consultant per hour	\$130 to \$175
Consultants per hour	\$110 to \$135
Analyst per hour	\$90 to \$110

SRMC member.

Officers: Fredric W. Schultz, chairman/secretary; Adam P. Sielicki Jr., president/treasurer; Thomas J. Krzys, vp.

Contact: Adam P. Sielicki Jr.;
asielicki@consultibc.com.

Interisk Corp.

1111 N. Westshore Blvd., Suite 208,
Tampa, Fla. 33607;
813-287-1040; fax: 813-287-1041
www.interisk.net

Consulting since: 1978

2004 revenues

Continuous consulting	85%

Continued on next page

Continued from previous page

Risk management audits 10%
 Special consulting projects 5%

Staff

Total 6
 Risk management professionals 4
 Principal consultants 1
 Consultants 3

Clients

Total 300
 U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies.

Specialties: associations, education, global companies, government, health care providers, nonprofits, professional sport teams, transportation, utilities.

Compensation: by the hour, by the project, on retainer.

Officers: Lawton Swan III, managing consultant; Sidney G. Webber, principal consultant; Sharon M. Jakobi, consultant.

Contact: Lawton Swan III.

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

2004 revenues

Continuous consulting 100%

Staff

Total 1
 Risk management professionals 1
 Principal consultants 1

Clients

Total 50
 U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: associations, chemical, construction, government, manufacturing, oil/energy, retail, transportation, utilities.

Compensation: by the hour, on retainer.

Principal consultant per hour\$150

Contact: James L. Macdonald, president.

The 2006 Directory of Risk Management Consultants will be available December 4, 2006.

K**Keenan & Associates**

2355 Crenshaw Blvd., Suite 200,
 P.O. Box 4328,
 Torrance, Calif. 90501;
 310-212-3344; fax: 310-212-0354
www.keenanassoc.com

Consulting since: 1978

2004 revenues

Total gross revenue\$105,100,000
 Consulting revenue\$5,200,000
 Continuous consulting 70%
 Risk management audits 15%
 Special consulting projects 15%

Staff

Total 650
 Risk management professionals 32
 Principal consultants 5
 Consultants 22
 Analysts 5

Clients

Total 150
 U.S. 100%

Services: alternative risk financing consulting, claims consulting, enterprise risk management, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, professional loss accounting, risk management organization studies, safety consulting.

Specialties: education, government, health care providers.

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;
ddewenter@keenanassoc.com

Kroll Inc.*

900 Third Ave.,
 New York, N.Y. 10022;
 212-593-1000; fax: 212-593-2631
www.krollworldwide.com

Parent: Marsh & McLennan Cos. Inc.

Consulting since: 1972

2004 revenues

Total gross revenue\$750,000,000
 Consulting revenue\$480,000,000**

Staff

Total 4,100***

Clients

Total 10,000***

Services: broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, electronic claims reporting software, expert witness, litigation management consulting, loss prevention consulting, loss settlement, professional loss accounting, property loss control/engineering, risk management organization studies, safety

consulting.

Specialties: construction, education, financial services, global companies, government, health care providers, manufacturing, oil/energy, professional services, real estate, retail, technology, transportation.

Compensation: by the hour, by the project, on retainer.

Officers: Simon Freakley, CEO; Tony Brierley, COO; Sabrina Perel, executive vp/general counsel.

Contact: Jordan Rizzuto, manager-business development; 212-833-3379;

jrizzuto@krollworldwide.com

*Includes Marsh's Risk Consulting Practice. **BI estimate. ***Total staff and clients are for the entire company.

L**LOR Consulting Corp.**

4560 N. 19th Ave.,
 Phoenix, Ariz. 85015;
 602-604-8694; fax: 602-604-8883

Consulting since: 1998

2004 revenues

Continuous consulting 95%
 Special consulting projects 5%

Staff

Total 2
 Risk management professionals 1

Clients

Total 13
 Minimum size client\$35,000,000
 U.S. 100%

Services: alternative risk financing consulting, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, professional loss accounting, safety consulting.

Specialties: chemical, construction, manufacturing.

Compensation: by the hour, on retainer.

Principal consultant per hour\$225

Clerical per hour\$40

Contact: Charles L. Lorenz, president;
lorcorp@yahoo.com

M**McNeary Inc.**

6525 Morrison Blvd., Suite 200,
 Charlotte, N.C. 28211;
 704-365-4150; fax: 704-365-4155
www.mcneary.com

Consulting since: 1956

2004 revenues

Continuous consulting 77%
 Risk management audits 10%

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Continued from previous page

Special consulting projects	12%
Actuarial/accounting services	1%

Staff

Total	27
Risk management professionals	23
Principal consultants	6
Consultants	11
Analysts	6

Clients

Total	350
U.S.	99%
Non-U.S.	1%

Services: actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, claims consulting, enterprise risk management, insurance coverage and limits analysis, loss prevention consulting, loss settlement, risk management organization studies.

Specialties: associations, construction, education, financial services, government, health care providers, manufacturing, oil/energy, real estate, utilities.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour	\$260
Consultants per hour	\$190
Analyst per hour	\$140
Clerical per hour	\$65

Officers: William D. Yaeger, president; Sam L. Booke III, COO; Eric Threatt, executive vp.

Contact: Eric Threatt.

Meadowbrook Inc.

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

Parent: Meadowbrook Insurance Group Inc.

Consulting since: 1955

2004 revenues

Total gross revenue	\$96,900,000
Consulting revenue	\$5,300,000
Continuous consulting	70%
Special consulting projects	25%
Actuarial/accounting services	5%

Staff

Total	651
Risk management professionals	35
Principal consultants	5
Consultants	22
Actuaries	5
Analysts	3

Clients

Total	85
Minimum size client	\$50,000
U.S.	99%
Non-U.S.	1%

Services: actuarial consulting, alternative risk financing consulting, claims consulting, loss prevention consulting, loss settlement, safety consulting.

Specialties: associations, construction, government.

Compensation: by the project, on retainer.

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

Contact: Randolph W. Fort, senior vp; 248-204-8014; rfort@meadowbrook.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

2004 revenues

Continuous consulting	90%
Special consulting projects	10%

Staff

Total	5
Risk management professionals	3
Principal consultants	2
Consultants	1

Clients

Total	89
Minimum size client	\$100,000
U.S.	100%

Services: business interruption, claims consulting, insurance coverage and limits analysis.

Specialties: construction, manufacturing, real estate, retail, technology.

Compensation: on retainer.

Officers: Stephen S. Levy, president; Morris Sultan, vp-new client services; Steven Sultan, vp-marketing.

Contact: Stephen S. Levy;
stephen.levy@natprop.com.

National Risk Services Inc./ CompAudit Services

266 Harristown Road, Suite 106,
Glen Rock, N.J. 07452;
201-689-4040; fax: 201-689-4044
www.compauditusa.com

Consulting since: 1987

2004 revenues

Risk management audits	73%
Special consulting projects	19%
Actuarial/accounting services	8%

Staff

Total	7
Risk management professionals	5
Principal consultants	1
Consultants	2
Analysts	2

Clients

Total	200
U.S.	99.3%
Non-U.S.	0.7%

Services: actuarial consulting, alternative risk financing consulting, claims consulting.

Compensation: by the project, on retainer.

Officers: Monte J. Gale, Steven A. Rogove, CEOs; Marc Pozner, CFO.

Contact: Monte J. Gale;
gale@compauditusa.com.

NAVIGATION Advisors L.L.C.

100 Park Ave.,
New York, N.Y. 10017;
646-361-3255; fax: 718-951-3699
www.navigationadvisors.com

Consulting since: 2000

Services: actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, risk management organization studies.

Specialties: associations, chemical, financial services, global companies, government, health care providers, nonprofits, oil/energy, professional services, technology, utilities.

Compensation: by the hour, by the project, on retainer.

Contact: Alex V. Krutov, president.

Nelson & Bernstein L.L.C.

650 California St., 23rd Floor,
San Francisco, Calif. 94108;
415-981-3510; fax: 415-362-7000
www.nelsonbernstein.com

Consulting since: 1987

2004 revenues

Consulting revenue	\$700,000
Continuous consulting	80%
Risk management audits	10%
Special consulting projects	10%

Staff

Total	5
Risk management professionals	4
Principal consultants	4

Clients

Total	20
Minimum size client	\$100,000,000
U.S.	100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, insurance coverage and limits analysis.

Specialties: construction, financial services, manufacturing, nonprofits, professional services, real estate, retail, technology.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour \$225

Officers: Max Bernstein, Robert Nelson, partners.

Contact: Max Bernstein.

North American Risk Management Inc.

100 First Ave., Suite 266,
St. Petersburg, Fla. 33701;
727-287-1564; fax: 727-287-1666
www.narm.biz

Consulting since: 1992

2004 revenues

Total gross revenue	\$4,980,000

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Consulting revenue	\$2,410,000
Continuous consulting	50%
Risk management audits	42%
Special consulting projects	8%

Staff

Total	60
Risk management professionals	53
Principal consultants	22
Consultants	31

Clients

Total	152
U.S.	90%
Non-U.S.	10%

Services: business interruption, catastrophe planning, enterprise risk management, loss prevention consulting, property loss control/engineering, safety consulting.

Specialties: construction, health care providers, manufacturing, nonprofits, retail, transportation.

Compensation: by the hour, by the project.

Principal consultant per hour\$75 to \$80

Consultants per hour\$65 to \$70

Officers: Harold R. Schade, president; Jeffrey F. Corder, vp.

Contact: Harold R. Schade; *buds@narm.biz*.

O

Omega Risk Management L.L.C.

205 McKinley Terrace,
Centerport, N.Y. 11721;
631-692-9866; fax: 516-977-3116
www.omegarm.com

Consulting since: 2001

2004 revenues

Consulting revenue	\$750,000
Continuous consulting	5%
Special consulting projects	95%

Staff

Total	4
Risk management professionals	4
Principal consultants	1
Analysts	3

Clients

Total	16
U.S.	60%
Non-U.S.	40%

Services: broker and vendor services analysis, business interruption, catastrophe planning, expert witness, insurance coverage and limits analysis, risk management organization studies.

Specialties: construction, education, financial services, global companies, real estate.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$325

Analyst per hour\$75 to \$150

Contact: James E. Branigan, president/CEO;
jb@omegarm.com.

The schedule of the upcoming 2006 *Business Insurance* online directories and charts is available on page 6.

P

PricewaterhouseCoopers L.L.P.

300 Madison Ave.,
New York, N.Y. 10017;
646-471-7180; fax: 813-329-1002
www.pwc.com

Consulting since: 1979

2004 revenues

Total gross revenue	\$17,400,000,000
Consulting revenue	\$93,600,000
Continuous consulting	10%

Risk management audits 25%

Special consulting projects 45%

Actuarial/accounting services 20%

Staff

Total	410

Clients

Total	2,500

U.S. 75%

Non-U.S. 25%

Services: actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, professional loss accounting, risk management organization studies.

Specialties: associations, chemical, construction, education, financial services, global companies, government, health care providers, manufacturing, nonprofits, oil/energy, professional services, professional sport teams, real estate, retail, technology, transportation, utilities.

Compensation: by the hour, by the project.

SRMC member.

Officers: Cathy L. McKeon, principal; John Merrigan, managing director.

Contact: Cathy L. McKeon;
cathy.l.mckeon@us.pwc.com.

ProClaim America Inc.

9800 Centre Parkway, Suite 650,
Houston, Texas 77036;
800-771-9818; fax: 713-771-7749
www.proclaimamerica.com

Consulting since: 1996

2004 revenues

Total gross revenue	\$9,965,567
Consulting revenue	\$920,000
Continuous consulting	10%

Risk management audits 60%

Special consulting projects 30%

Staff

Total	103

Risk management professionals 5

Principal consultants 5

Clients

Total	19

U.S. 50%

Non-U.S. 50%

Services: claims consulting, litigation management consulting, loss prevention consulting,

onsite medical management, risk management organization studies.

Specialties: health care providers, nonprofits.

Compensation: by the hour, by the project.

Principal consultant per hour\$140

Officers: Joseph J. Costantino, president; Joseph J. D'heron, executive vp; Randall Brent, CFO.

Contact: Joseph J. D'heron.

Professional Liability Risk Management Ltd.

214 Bronson Road, Suite 200,
Syracuse, N.Y. 13219-1408;
800-323-7475; fax: 315-488-3963

Consulting since: 1983

2004 revenues

Continuous consulting	70%

Risk management audits 10%

Special consulting projects 20%

Staff

Total	3

Risk management professionals 1

Principal consultants 1

Clients

Total	30

U.S. 100%

Services: alternative risk financing consulting, claims consulting, consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, safety consulting.

Specialties: construction, professional services.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$150

Clerical per hour\$35

Contact: Eli Marposon III, president.

Professional Risk Management Inc.

7557 Market Place Drive,
Eden Prairie, Minn. 55344;
952-956-2080; fax: 952-956-0282
www.proriskmgmt.com

Consulting since: 1988

2004 revenues

Continuous consulting	75%

Risk management audits 10%

Special consulting projects 15%

Staff

Total	5

Risk management professionals 4

Principal consultants 2

Consultants 2

Clients

Total	42

U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting,

Continued on next page

Continued from previous page
ment consulting, loss settlement, risk management organization studies.

Specialties: education, government, manufacturing, real estate.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour ...\$195 to \$245
Consultants per hour ...\$165 to \$215
Clerical per hour ...\$110

SRMC member.

Contact: Carl F. Lidstrom, president;
lidstrom@proriskmgmt.com.

R

RCS Services

5506 Mitchelldale,
Houston, Texas 77092;
800-807-7475; fax: 713-461-2457
www.rcsservicesinc.com

Consulting since: 1990

2004 revenues

Total gross revenue ...\$3,170,372
Consulting revenue ...\$2,821,094
Continuous consulting ...12%
Risk management audits ...77%
Special consulting projects ...11%

Staff

Total ...24
Risk management professionals ...12
Principal consultants ...2
Consultants ...10

Clients

Total ...283
U.S. ...100%

Services: alternative risk financing consulting, claims consulting, expert witness, loss prevention consulting, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: construction, health care providers, manufacturing, professional services, transportation.

Compensation: by the hour, by the project, on retainer.

Officers: Trish McCall, president; Kyle Hutton, Joe Smith, executive vps.

Contact: Jamie DeBellis, director-business development.

RMI Consulting Inc.

20 Soundview Marketplace,
Port Washington, N.Y. 11050;
516-767-7373; fax: 516-767-7486
www.rmiconsulting.com

Consulting since: 1980

2004 revenues

Total gross revenue ...\$12,000,000
Consulting revenue ...\$11,700,000
Continuous consulting ...80%
Risk management audits ...10%
Special consulting projects ...10%

Staff

Total ...46

Risk management professionals ...37
Principal consultants ...4
Consultants ...23
Analysts ...10

Clients

Total ...500
U.S. ...97%
Non-U.S. ...3%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, loss prevention consulting, loss settlement, risk management organization studies.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour ...\$350
Consultants per hour ...\$275
Analyst per hour ...\$150

SRMC member.

Officers: MaryAnn Sackman, president; Bruce Hackett, vp; James W. Barber, senior consultant.

Contact: MaryAnn Sackman;
mas@rmiconsulting.com.

RMR Risk Management Resources Inc.

7557 Market Place Drive,
Eden Prairie, Minn. 55344;
952-944-8515; fax: 952-944-4014
www.rmrisk.com

Consulting since: 1979

2004 revenues

Continuous consulting ...65%
Risk management audits ...15%
Special consulting projects ...20%

Staff

Total ...5
Risk management professionals ...4
Principal consultants ...2
Consultants ...2

Clients

Total ...45
U.S. ...100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, loss settlement.

Specialties: construction, education, manufacturing, professional services, real estate, technology.

Compensation: by the hour.

Principal consultant per hour ...\$190
Consultants per hour ...\$150

SRMC member.

Contact: Jeffrey P. Isenberg, president;
jisenberg@rmrisk.com.

RWL Group

300 N. Coit Road, Suite 810,
Richardson, Texas 75080-5456;
972-907-9095; fax: 972-907-9198
www.rwlgroupp.com

Consulting since: 1981

2004 revenues

Consulting revenue ...\$900,000
Continuous consulting ...40%
Risk management audits ...30%
Special consulting projects ...30%

Staff

Total ...6
Risk management professionals ...3
Principal consultants ...1
Consultants ...2

Clients

Total ...85
U.S. ...100%

Services: alternative risk financing consulting, business interruption, catastrophe planning, claims consulting, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, property loss control/engineering, risk management organization studies.

Specialties: financial services, manufacturing, oil/energy, real estate, transportation, utilities.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour ...\$245 to \$275
Consultants per hour ...\$245 to \$275
Clerical per hour ...\$12 to \$18

SRMC member.

Officers: Robert W. Lazarus, president; Roberta A. Lazarus, corporate secretary.

Contact: Robert W. Lazarus.

Ron Rakich & Associates Inc.

P.O. Box 159,
Dana Point, Calif. 92629-0159;
949-292-5202; fax: 949-203-6168
www.ronrakich.com

Consulting since: 1995

2004 revenues

Continuous consulting ...60%
Risk management audits ...15%
Special consulting projects ...25%

Staff

Total ...3
Risk management professionals ...2
Principal consultants ...1
Consultants ...1

Clients

Total ...20
U.S. ...100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, risk management organization studies.

Specialties: construction, education, government.

Compensation: by the hour.

Principal consultant per hour ...\$195
Consultants per hour ...\$175

Contact: Ron Rakich, principal.

The Risk Management Consultants directory explanation box can be found on page 242

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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**2004 revenues**

Continuous consulting 70%
Risk management audits 20%
Special consulting projects 10%

Staff

Total 5
Risk management professionals 4
Principal consultants 4

Clients

Total 45
U.S. 100%

Services: business interruption, claims consulting, insurance coverage and limits analysis.**Specialties:** education, government, health care providers, manufacturing, utilities.**Compensation:** by the hour, by the project, on retainer.

Principal consultant per hour\$150

Consultants per hour\$100

Analyst per hour\$50

Clerical per hour\$25

Officers: Richard C. Canovai, president; Teresa P. Deaton, David R. Lively, vps.**Contact:** Teresa P. Deaton;tpdeaton@risknc.com.**Risk Consulting Group**

777 E. Tahquitz Canyon, Suite 200,
Palm Springs, Calif. 92262;
760-318-8900; fax: 760-318-8910
www.riskconsultinggroup.com

Consulting since: 1986**2004 revenues**

Continuous consulting 60%
Risk management audits 20%
Special consulting projects 20%

Staff

Total 11
Risk management professionals 7
Principal consultants 3
Consultants 2
Analysts 2

Clients

Total 60
U.S. 98%
Non-U.S. 2%

Services: actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, electronic claims reporting software, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.**Specialties:** associations, construction, education, financial services, global companies, health care providers, manufacturing, nonprofits, professional services, real estate, retail,

technology, transportation.

Compensation: by the hour, by the project, on retainer.**SRMC member.****Officers:** Bob Ford, principal; Kevin Michaels, principal; Mary Finch, manager.**Contact:** Bob Ford.**The Risk Consulting Group**

2824 Hermosa Circle, Suite 2,
Jacksonville, Texas 75766-8806;
903-586-2942; fax: 903-586-2942

Consulting since: 1998**2004 revenues**

Consulting revenue\$161,000
Continuous consulting 40%
Risk management audits 20%
Special consulting projects 40%

Staff

Total 1.5
Risk management professionals 1.3
Principal consultants 1
Consultants 25

Clients

Total 18
Minimum size client\$50,000
U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, claims consulting, expert witness, insurance coverage and limits analysis, loss prevention consulting, risk management organization studies, safety consulting.**Specialties:** chemical, health care providers, manufacturing, oil/energy, utilities.**Compensation:** by the hour, by the project, on retainer.

Principal consultant per hour\$250

Consultants per hour\$175

Clerical per hour\$45

Contact: Richard H. Moscicki, managing principal.**Risk Control Strategies Inc.**

170 Great Neck Road,
Great Neck, N.Y. 11021;
516-466-0750; fax: 516-466-0997
www.lrfm.com

Parent: Leonard R. Friedman Risk Management Inc.**Consulting since:** 1980**2004 revenues**

Continuous consulting 90%
Special consulting projects 10%

Staff

Total 8
Risk management professionals 6
Principal consultants 2
Consultants 2
Analysts 2

Clients

Total 15
U.S. 100%

Services: broker and vendor services analysis, claims consulting, expert witness, loss prevention consulting, loss settlement, safety consulting.**Specialties:** manufacturing, real estate, retail.**Compensation:** by the hour, by the project, on retainer.

Principal consultant per hour\$235

Consultants per hour\$195

Analyst per hour\$95

Clerical per hour\$75

SRMC member.**Officers:** Susan G. Kaufman, president; Alice Weiss, vp.**Contact:** Susan G. Kaufman.**Risk International Services Inc.**

4199 Kinross Lakes Parkway, Suite 220,
Richfield, Ohio 44286-9394;
216-255-3400; fax: 216-255-3450
www.riskinternational.com

Parent: Millennial Assurance Services Inc.**Consulting since:** 1985**2004 revenues**

Total gross revenue\$5,140,000
Consulting revenue\$1,750,000
Continuous consulting 95%
Risk management audits 3%
Special consulting projects 2%

Staff

Total 33
Risk management professionals 11
Principal consultants 8
Consultants 3
Analysts 18

Clients

Total 44
Minimum size client\$100,000,000
U.S. 93%
Non-U.S. 7%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.**Specialties:** chemical, construction, global companies, manufacturing, nonprofits, transportation.**Compensation:** by the hour, by the project, on retainer.

Principal consultant per hour ..\$250 to \$300

Consultants per hour\$150 to \$200

Analyst per hour\$100 to \$150

Clerical per hour\$25 to \$75

Officers: Douglas L. Talley, chairman/CEO;

Michael D. Davis, president/COO; Kirk N.

Walsh, Lori L. Siwik, vps.

Contact: Michael D. Davis; 216-255-3422;mdavis@riskinternational.com.**Risk Management Affiliates Ltd.**

71 S. Central Ave., Suite 105,
Valley Stream, N.Y. 11580;
516-561-7177; fax: 516-561-7125

Consulting since: 1991

Continued on next page

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Staff
Total 5
Risk management professionals 2
Principal consultants 2
Clients
U.S. 100%
Services: broker and vendor services analysis, claims consulting, litigation management consulting, loss prevention consulting, loss settlement, onsite medical management, risk management organization studies.
Specialties: health care providers, nonprofits, transportation.
Compensation: by the hour, by the project, on retainer.
Principal consultant per hour\$150
Consultants per hour\$125
Clerical per hour\$55
Contact: Reynold M. Corn, president.

Risk Management Consulting Associates Inc.

560 Sylvan Ave., Second Floor,
Englewood Cliffs, N.J. 07632;
201-541-5555; fax: 201-541-5504

Consulting since: 1980**2004 revenues**

Continuous consulting 90%
Risk management audits 5%
Special consulting projects 5%

Staff

Total 4
Risk management professionals 4
Principal consultants 2
Consultants 1
Analysts 1

Clients

Total 50
U.S. 90%
Non-U.S. 10%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, expert witness, insurance coverage and limits analysis, loss settlement.

Specialties: associations, construction, manufacturing, nonprofits, professional services, real estate, retail.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$300

Consultants per hour\$150 to \$250

Officers: Gary D. Salt, president.**Contact:** Zahira DeVille, office manager.

Risk Management Services Inc.

1323 120th Ave. N.E.,
Bellevue, Wash. 98005;
425-453-1855; fax: 425-453-8737
www.tecnorisk.com

Consulting since: 1995**2004 revenues**

Continuous consulting 60%
Actuarial/accounting services 40%

Staff

Total 4

Risk management professionals 2
Principal consultants 1
Consultants 1

Clients

Total 20
U.S. 90%
Non-U.S. 10%

Services: claims consulting, consulting-design of risk management insurance systems, electronic claims reporting software, expert witness, litigation management consulting, safety consulting.

Specialties: oil/energy, transportation.**Compensation:** by the hour.

Principal consultant per hour\$190

Consultants per hour\$160

Clerical per hour\$40

Officers: Roger Phillips, president; Elizabeth Seymour, Loreena Phillips, vps.**Contact:** Elizabeth Seymour.

Risk Navigation Group L.L.C.

6 Cold Hill Road S., Suite 18,
Mendham, N.J. 07945;
973-543-3082; fax: 240-331-5541
www.risknavigation.com

Consulting since: 1999**2004 revenues**

Consulting revenue\$1,200,000
Continuous consulting 50%
Risk management audits 10%
Special consulting projects 40%

Staff

Total 5
Risk management professionals 5
Principal consultants 2
Consultants 3

Clients

Total 40
U.S. 95%
Non-U.S. 5%

Services: broker and vendor services analysis, claims consulting, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement.

Specialties: associations, financial services, government, nonprofits, professional services.

Compensation: by the hour, by the project.**Officers:** Richard M. Sabetta, managing principal; Michael P. Donegan, principal.**Contact:** Richard M. Sabetta.

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**2004 revenues**

Consulting revenue\$1,000,000
Continuous consulting 70%
Risk management audits 15%
Special consulting projects 15%

Staff

Total 6
Risk management professionals 4

Principal consultants 4

Clients

Total 100
U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, risk management organization studies.

Specialties: associations, construction, education, health care providers, manufacturing, nonprofits, professional services, real estate.

Compensation: by the hour.

Principal consultant per hour\$240

Clerical per hour\$40

SRMC member.

Officers: Steven Coombs, president; Robert Trompeter, executive vp; William Leinheiser, senior vp.

Contact: Robert Trompeter.

RiskCap

1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Parent: Beecher Carlson Holdings Inc.**Consulting since:** 1976

Services: alternative risk financing consulting, consulting-design of risk management insurance systems, insurance coverage and limits analysis.

Specialties: associations, construction, health care providers.

Compensation: by the hour.

Officers: Michael Murphy, president/senior consultant; Richard Poling, senior vp/senior consultant; Bill Rush, vp.

Contact: Michael Murphy;mmurphy@riskcap.com.

Robert Hughes Associates Inc.

508 Twilight Trail, Suite 200,
Richardson, Texas 75080;
972-980-0088; fax: 972-233-1548
www.roberthughes.com

Consulting since: 1979**2004 revenues**

Consulting revenue\$2,547,565
Continuous consulting 1%
Special consulting projects 87%
Actuarial/accounting services 12%

Staff

Total 22
Risk management professionals 16
Principal consultants 1
Consultants 13
Actuaries 2

Clients

Total 233
U.S. 99%
Non-U.S. 1%

Services: actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, claims consulting, expert witness, insurance coverage and limits analysis,

Continued on next page

Continued from previous page
litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$500
Consultants per hour\$250 to \$400
Actuary per hour\$175 to \$300
Clerical per hour\$65

Officers: Robert N. Hughes, chairman; John R. Oakley, president; Michele S. Martin, senior vp.

Contact: John R. Oakley;
joakley@roberthughes.com.

S

Richard E. Sherman & Associates Inc.

1000 Benson Way, Suite 204,
Ashland, Ore. 97520;
541-488-0331; fax: 541-488-7759
www.richardsherman.com

Consulting since: 1991

2004 revenues

Continuous consulting 20%
Special consulting projects 20%
Actuarial/accounting services 60%

Staff

Total 5

Clients

Total 40
U.S. 100%

Services: actuarial consulting, insurance coverage and limits analysis.

Specialties: associations, education, government, professional services.

Compensation: by the hour, by the project.

Officers: Richard E. Sherman, president.
Contact: Dana Winkler, actuarial manager;
admin@richardsherman.com.

Specialty Risk Management Inc.

8015 Bronco Lane, Suite 200,
Lago Vista, Texas 78645;
800-328-7761; fax: 512-328-2486
www.callsrm.com

Consulting since: 1993

2004 revenues

Total gross revenue\$1,200,000

Staff

Total 8

Risk management professionals 8

Principal consultants 1

Consultants 7

Clients

Total 309

U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, electronic claims reporting software, expert witness, insurance coverage and limits analysis, loss prevention consulting, loss settlement, onsite medical management, profes-

sional loss accounting, risk management organization studies, safety consulting.

Specialties: global companies, manufacturing, professional services.

Compensation: by the hour.

Contact: Pamela J. Ritz, president;
riskmanagers@callsrm.com.

T

Taylor Risk Consulting

16415 Addison Road, Suite 800,
Addison, Texas 75001;
972-447-2055; fax: 972-248-1729
www.taylorrisk.com

Parent: Charles Taylor Consulting P.L.C.

Consulting since: 1974

2004 revenues

Consulting revenue\$3,487,447
Continuous consulting 30%
Risk management audits 5%
Special consulting projects 65%

Staff

Total 19

Risk management professionals 16

Principal consultants 14

Consultants 2

Analysts 3

Clients

Total 75

U.S. 15%

Non-U.S. 85%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, electronic claims reporting software, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, professional loss accounting, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: associations, chemical, construction, financial services, global companies, manufacturing, oil/energy, transportation, utilities.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$225

Consultants per hour\$180

Analyst per hour\$150

Clerical per hour\$60

SRMC member.

Officers: Michael Dean, managing director-London; Gabriel Lugo, senior vp.

Contact: Gabriel Lugo;
gabriel.lugo@taylorrisk-ctc.com.

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

2004 revenues

Consulting revenue\$555,842
Continuous consulting 70%
Risk management audits 10%
Special consulting projects 20%

Staff

Total 3

Risk management professionals 2

Principal consultants 2

Clients

Total 53

U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.

Specialties: financial services, health care providers, manufacturing, nonprofits, professional services, real estate, retail, technology, transportation.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour ..\$250 and \$225

Clerical per hour\$75

SRMC member.

Officers: David Tibbals, president.

Contact: David Tibbals; Mac Durrett, consultant.

Tiller Consulting Group Inc.

10401 Litzsinger Road,
St. Louis, Mo. 63131;
314-567-7480; fax: 314-567-4199
www.tillerconsultinggroup.com

Consulting since: 1984

Services: actuarial consulting, alternative risk financing consulting, expert witness.

Compensation: by the hour, by the project.

Contact: Margaret Tiller Sherwood, president.

Towers Perrin

1 Stamford Plaza, 263 Tresser Blvd.,
Suite 700,
Stamford, Conn. 06901-3226;
203-326-5400; fax: 203-351-5130
www.towersperrin.com

Consulting since: 1946

2004 revenues

Continuous consulting 20%

Risk management audits 10%

Special consulting projects 35%

Actuarial/accounting services 35%

Staff

Risk management professionals 97

Principal consultants 24

Consultants 34

Actuaries 13

Analysts 26

Clients

Total 1,110

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Continued from previous page

Minimum size client\$10,000
 U.S. 85%
 Non-U.S. 15%

Services: actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.

Specialties: financial services, government, health care providers, utilities.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour ..\$400 to \$615
 Consultants per hour\$225 to \$425
 Analyst per hour\$175 to \$225

Officers: Patricia L. Guinn, managing director; James A. Swanke Jr., Mitchell J. Cole, principals.

Contact: James A. Swanke Jr.; 952-842-5728, jim.swanke@towersperrin.com.

W

WRISC Inc.

P.O. Box 7946,
 Eugene, Ore. 97401-0037;
 800-449-7472; fax: 541-344-9445
www.wrapupservices.com

Consulting since: 1997

2004 revenues

Consulting revenue\$441,209
 Continuous consulting 100%

Staff

Total 4
 Risk management professionals 2
 Principal consultants 1
 Consultants 1

Clients

Total 5
 U.S. 100%

Services: alternative risk financing consulting, broker and vendor services analysis, claims consulting, expert witness, insurance coverage and limits analysis, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.

Specialties: construction, government, utilities.

Compensation: by the hour.

Principal consultant per hour\$209
 Consultants per hour\$189
 Clerical per hour\$35

SRMC member.

Contact: Don Waddell, vp.

Waters Risk Management

6580 64th Ave. N.,
 Pinellas Park, Fla. 33781-5218;
 727-546-5644; fax: 727-546-2712

Consulting since: 1978

2004 revenues

Continuous consulting 45%
 Risk management audits 10%
 Special consulting projects 45%

Staff

Total 5
 Risk management professionals 2
 Principal consultants 1
 Consultants 1

Clients

Total 50
 U.S. 100%

Services: broker and vendor services analysis, catastrophe planning, consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, risk management organization studies.

Specialties: education, government, utilities.

Compensation: by the hour, by the project.

Principal consultant per hour\$170
 Consultants per hour\$130*
 Analyst per hour\$80
 Clerical per hour\$30

SRMC member.

Officers: Al Waters, principal consultant; Hayden Knowlton, senior consultant.

Contact: Al Waters

*\$160 per hour for senior consultant.

R.A. West Associates Inc.

2865 S. Eagle Road, Suite 359V,
 Newtown, Pa. 18940;
 215-860-5026; fax: 215-860-0883
www.rawestassociates.com

Consulting since: 1991

2004 revenues

Consulting revenue\$1,200,000
 Continuous consulting 5%
 Special consulting projects 9%

Staff

Total 3
 Risk management professionals 1
 Principal consultants 1
 Consultants 3

Clients

Total 70
 Minimum size client\$2,000,000
 U.S. 100%

Services: business interruption, claims consulting, enterprise risk management, expert witness, litigation management consulting, property loss control/engineering, safety consulting.

Specialties: associations, chemical, construction, education, manufacturing, professional services, utilities.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$135
 Consultants per hour\$65 to \$120
 Clerical per hour\$42

Officers: Robert A. West, president; Maureen A. West, secretary.

Contact: Paula Nicholson, marketing representative.

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

Z

The Zigmund Co. Ltd.

2319 Walnut St.,
 Harrisburg, Pa. 17103;
 717-232-7551; fax: 717-232-7552

Consulting since: 1982

2004 revenues

Continuous consulting 75%
 Special consulting projects 25%

Staff

Total 3
 Risk management professionals 3
 Principal consultants 1
 Consultants 2

Clients

Total 40
 U.S. 100%

Services: consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, loss prevention consulting, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: construction, education, government, nonprofits.

Compensation: by the hour, by the project, on retainer.

Principal consultant per hour\$105
 Consultants per hour\$95
 Clerical per hour\$45

Contact: Ruth A. Moraski, president.

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Property loss control consultants

A

ABS Consulting

16800 Greenspoint Park Drive,
Suite 300 S.,
Houston, Texas 77060-2393;
281-673-2800; fax: 281-673-2801
www.absconsulting.com

Loss control services began: 1981.

Parent: ABS Group of Cos. Inc.

2004 revenues

Total gross revenues\$139,000,000
Property loss control revenues\$111,500,000
Unbundled property loss control 100%

Staff

Total 730
Professionals 510

Clients

Total 1,800
Unbundled 1,800

Services: OSHA compliance, building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, expert witness service, forensic investigations, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Specialties: oil and gas, transportation.

Regions served: international.

Branch offices: 20 offices worldwide.

Officers: Frank J. Iarossi, chairman/CEO; Tony Nassif, president/COO; William Powell III, senior vp/treasurer/CFO.

Contact: Rebecca Rieansnider, marketing communications specialist;
rriensnider@absconsulting.com.

ACE USA Property Engineering*

1601 Chestnut St.,
Philadelphia, Pa. 19103;
215-640-1380; fax: 215-640-4090
www.aceapex.com, www.ancelimited.com

Loss control services began: 1999.

Parent: ACE Ltd.

2004 revenues

Total gross revenues\$6,339,000
Property loss control revenues\$6,339,000
Unbundled property loss control 98%
Unbundled revenues\$6,212,000

Staff

Total 36
Professionals 36

Clients

Total 84
Unbundled 78

Services: building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, client

training, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Specialties: light to heavy industrial manufacturing and processing, power and utilities, energy, retail.

Regions served: international.

Branch offices: Los Angeles; Atlanta; Chicago; Boston; New York.

Contact: Michael Schmidt, vp;

michael.schmidt@ace-usa.com.

*Formerly ESIS Risk Control Services-Property Engineering.

Allrisk Engineering Inc.

1909 28th St. S.E.,
Auburn, Wash. 98002;
253-735-0554; fax: 253-735-3008
www.allriskengineering.com

Loss control services began: 1999.

2004 revenues

Total gross revenues\$600,000
Property loss control revenues\$600,000
Unbundled property loss control 100%

Staff

Total 6
Professionals 5

Clients

Total 7
Unbundled 7

Services: OSHA compliance, building code consultation, building plan review, business interruption consulting, catastrophe planning, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, litigation support, loss prevention research, risk and hazard analysis.

Specialties: chemical, energy, mining.

Regions served: international.

Branch offices: Cincinnati; Dallas; London; Mexico City.

Contact: Jesse Wilson, president;
jwilson@allriskengineering.com.

Applied Risk Control Corp.

15 N. Mill St.,
Nyack, N.Y. 10960;
845-365-2444; fax: 845-365-2478
www.appliedriskcontrol.com

Loss control services began: 1985.

2004 revenues

Total gross revenues\$850,000
Property loss control revenues\$150,000
Unbundled property loss control 100%

Staff

Total 21
Professionals 21

Clients

Total 30
Unbundled 30

Services: OSHA compliance, building plan review, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Regions served: nationwide.

Branch offices: Los Angeles; San Francisco; Washington; Atlanta; Chicago; Detroit; Cleveland; Eugene, Ore.; Dallas; Seattle.

Officers: Harry P. Mirijanian, president; Gwen Alexander, vp.

Contact: Harry P. Mirijanian.

Aurora Safety

680 Blackberry Ridge, Suite 201,
Aurora, Ill. 60506-8900;
630-907-2020; fax: 630-907-2021
www.aurorasafety.com

Loss control services began: 1984.

2004 revenues

Total gross revenues\$100,000
Property loss control revenues\$100,000
Unbundled property loss control 100%

Staff

Total 2
Professionals 1

Clients

Total 30
Unbundled 30

Services: OSHA compliance, catastrophe planning, client training, expert witness service, general onsite plant loss prevention, hazard identification, litigation support, plant security inspections, risk and hazard analysis.

Specialties: food-processing facilities, government, schools.

Regions served: international.

Contact: Michael J. Fagel, principal;
mjfagel@aurorasafety.com.

B

Broadspire NATLSCO Risk & Safety Services

4 Corporate Drive,
Lake Zurich, Ill. 60047;
847-719-5376; fax: 847-719-5271
www.choosebroadspire.com

Loss control services began: 1967.

Parent: Platinum Equity L.L.C.

2004 revenues

Total gross revenues\$14,500,000
Property loss control revenues\$400,000

Continued on next page

BI RANKS

Largest property loss control specialists

Ranked by 2004 gross revenues from unbundled property loss control consulting ¹

Rank	Company/Address	Phone/Fax/Web site	Unbundled property loss control consulting revenue	% of property loss control consulting revenues from unbundled services	Total staff	Professional property loss control staff	Branch offices	Unbundled clients	Principal officer
1	ABS Consulting 16800 Greenspoint Park Drive, Suite 300 S., Houston, Texas 77060-2393	281-673-2800 Fax: 281-673-2801 www.absconsulting.com	\$111,500,000	100%	730	510	20	1,800	Frank J. Iarossi, chairman/CEO
2	Global Risk Consultants Corp. 100 Walnut Ave., Fifth Floor, Clark, N.J. 07066	732-827-4400 Fax: 732-827-4490 www.globalriskconsultants.com	\$42,337,000	100%	289	181	29	690	William F. Ramonas, chairman/CEO
3	GE Global Asset Protection Services 20 Security Drive, Avon, Conn. 06001	860-507-1506 Fax: 860-507-1510 www.gegapsservices.com	\$30,600,000	100%	139	127	11	322	Dan Eudy, president
4	Schirmer Engineering Corp. 707 Lake Cook Road, Deerfield, Ill. 60015	847-272-8340 Fax: 847-272-2639 www.schirmereeng.com	\$27,000,000 ²	100%	250	183	25	680	Carl Baldassarra, president
5	Hughes Associates Inc. 3610 Commerce Drive, Suite 817, Baltimore, Md. 21227-1652	410-737-8677 Fax: 410-737-8688 www.haifire.com	\$21,000,000	100%	145	130	31	500	Phil DiNenno, president
6	TVA Fire & Life Safety Inc. 9740 Scranton Road, Suite 300, San Diego, Calif. 92121	858-795-1000 Fax: 858-795-1001 www.tvafiresafety.com	\$16,000,000	100%	155	100	10	65	James W. Tomes, CEO
7	ACE USA Property Engineering 1601 Chestnut St., Philadelphia, Pa. 19103	215-640-1380 Fax: 215-640-4090 www.aceapex.com , www.ancelimited.com	\$6,212,000	98%	36	36	5	78	Michael Schmidt, vp
8	Matrix Risk Consultants Inc. 3130 S. Tech Blvd., Miamisburg, Ohio 45342	937-886-0000 Fax: 937-432-2099 www.matrixrc.com	\$3,384,000	100%	21	15	1	21	Walter P. Luker, CEO
9	Risk Logic Inc. 93 Apple Ridge, Woodcliff Lake, N.J. 07677	201-930-0700 Fax: 201-930-8795 www.risklogic.com	\$1,650,000	100%	8	7	4	49	John Durante, president
10	Allrisk Engineering Inc. 1909 26th St., S.E. Auburn, Wash. 98002	253-735-0554 Fax: 253-735-3008 www.allriskengineering.com	\$600,000	100%	6	5	4	7	Jesse Wilson, president

¹ Only those companies that derive a majority of their total revenues from unbundled property loss control consulting are ranked. ² BI estimate
Source: BI survey

Visit www.businessinsurance.com for more information and access to the full searchable Directory of Property Loss Control Specialists

Continued from previous page

Unbundled property loss control 100%

Staff

Total 93

Professionals 20

Clients

Total 50

Unbundled 50

Services: OSHA compliance, building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, forensic investigations, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Specialties: health care, manufacturing, retail.

Regions served: international.

Branch offices: Los Angeles; San Diego; Atlanta; Detroit; Minneapolis; St. Louis; Mt. Hope, N.J.; Dallas; Seattle.

Officers: Dennis Replogle, president/CEO; Ed Mullen, CFO; Robert Donze, vp-risk and safety services.

Contact: Thomas Pomije, manager-business development; tpomije@choosebroadspire.com.

Ken Buhler Associates Inc.

11 Erita Lane,
Smithtown, N.Y. 11787;
631-360-3770; fax: 631-360-3770

Loss control services began: 1976.

2004 revenues

Total gross revenues\$400,000

Property loss control revenues\$350,000

Unbundled property loss control 85%

Unbundled revenues\$297,500

Staff

Total 5

Professionals 3

Clients

Total 25

Unbundled 23

Services: building code consultation, building plan review, building valuations, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, litigation support, risk and hazard analysis.

Specialties: electronic retailers, houseware and hardware retailers, mall developers.

Regions served: nationwide.

Branch offices: West Palm Beach, Fla.

Officers: Randy Buhler, president; Sandy Relkin, vp; Ken Buhler, senior consultant.

Contact: Randy Buhler.

E**Environmental Risk Ltd.**

120 Mountain Ave.,
Bloomfield, Conn. 6002;
860-242-9933; fax: 860-243-9055
www.ertl.com

Loss control services began: 1985.

2004 revenues

Total gross revenues\$6,000,000

Property loss control revenues ...\$1,200,000

Unbundled property loss control 100%

Staff

Total 32

Professionals 25

Clients

Total 100

Unbundled 100

Services: OSHA compliance, building valuations, catastrophe planning, client training, expert witness service, forensic investigations, general onsite plant loss prevention, hazard identification, litigation support, risk and hazard analysis.

Specialties: electric and gas, manufacturing, water and wastewater treatment plants.

Regions served: international.

Continued on next page

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William McAllister – VP, Risk Management & Insurance – The PNC Financial Services Group, Inc.

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Jill Combs – VP & Assistant Risk Manager – Wells Fargo & Company

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Mike Lusk – Corporate VP, Insurance & Risk Management – ADM



Global Risk Consultants®
Pioneers of the Unbundled Loss Control Program

www.globalriskconsultants.com

Continued from previous page

Officers: Gordon T. Brookman, president; David I. Brandwein, vp; Mitchell M. Wurmbrand, vp/secretary/general counsel.

Contact: Suzanne M. Smith, manager-health and safety services.

F

F.A. Richards & Associates Inc. dba FARA

1625 W. Causeway Approach,
Mandeville, La. 70471;
800-259-8388; fax: 985-624-8489
www.fara.com

Loss control services began: 1978.

2004 revenues

Total gross revenues\$45,700,000
Property loss control revenues ..\$5,900,000
Unbundled property loss control 82%
Unbundled revenues\$4,838,000

Staff

Total 503
Professionals 45

Clients

Total 114
Unbundled 69

Services: OSHA compliance, building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Regions served: nationwide.

Branch offices: Long Beach, Calif.; Atlanta; Lafayette and New Orleans; Houston.

Officers: M. Todd Richard, president/CEO; David R. Sturgis, president-risk control services; Reed A. Bell, executive vp/COO.

Contact: Eric Knudsen, national sales manager.

FIREPRO Inc.

100 Burt Road,
Andover, Mass. 01810-5920;
781-270-5200; fax: 781-229-2922
www.fireproincorporated.com

Loss control services began: 1970.

2004 revenues

Total gross revenues\$1,200,000
Property loss control revenues\$800,000
Unbundled property loss control 100%

Staff

Total 12
Professionals 8

Services: building code consultation, building plan review, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, forensic investigations, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, risk and hazard analysis.

Specialties: colleges and universities, health care.

Regions served: international.

Contact: Lee C. DeVito, president;
ldevito@fireproincorporated.com.

G

Gallagher Bassett Services Inc.

The Gallagher Centre, 2 Pierce Place,
Itasca, Ill. 60143-3141;
630-773-3800; fax: 630-285-4005
www.gallagherbassett.com

Loss control services began: 1962.

Parent: Arthur J. Gallagher & Co.

2004 revenues

Total gross revenues\$345,400,000
Property loss control revenues ..\$9,800,000
Unbundled property loss control 7.5%
Unbundled revenues\$735,000*

Staff

Total 64
Professionals 52

Clients

Total 491
Unbundled 56

Services: OSHA compliance, building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, plant security inspections, risk and hazard analysis.

Specialties: commercial, municipal, religious.

Regions served: international.

Branch offices: Los Angeles; Miami; Atlanta; Boston; St. Louis; Billings, Mont.; Fort Worth, Texas; Melbourne and Sydney, Australia.

Officers: Rich McKenna, president; Joe Slifka, Emil Bravo, executive vps.

Contact: Joe Slifka; 630-285-3575;
joe_slifka@gbtpa.com,

*The unbundled property loss revenue doesn't include international revenues, only U.S. risk control services.

GE Global Asset Protection

20 Security Drive,
Avon, Conn. 06001;
860-507-1506; fax: 860-507-1510
www.gegapsservices.com

Loss control services began: 1890.

Parent: General Electric Co.

2004 revenues

Total gross revenues\$30,600,000
Property loss control revenues ..\$30,600,000
Unbundled property loss control 100%

Staff

Total 139
Professionals 127

Clients

Total 322
Unbundled 322

Services: building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, forensic investigations, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Specialties: industrial, manufacturing, services.

Regions served: international.

Branch offices: Los Angeles; Atlanta; Chicago; Southfield, Mich.; New York; Charlotte, N.C.; Philadelphia; Dallas; Sydney, Australia; Toron-

Directory explanation box

Business Insurance's Directory of Property Loss Control Consultants lists companies that provide loss control services on a direct, unbundled basis. Consultants that provide loss control assistance only in conjunction with other services, such as brokering insurance, are not listed.

Each listing begins with the company's name, address, telephone number, fax number and Web site. Provided next is information on 2004 gross revenues, 2004 property loss control revenues and the percentage of revenues derived from unbundled loss control consulting.

The year loss control services began and parent company, if any, are listed next. Information on staff at year-end 2004—including the number of professionals assigned to loss control consulting and engineering services—is also provided. Listed next are the number of prop-

erty loss control clients and the number of clients receiving unbundled services.

Services that the company provides are also listed, and if the company specializes in consulting to particular types of business or industry, those specialties are noted. Listed next are the regions served, as well as the locations of branch offices that provide property loss control services. Names and titles of principal officers follow, and each listing concludes with a contact person for readers seeking additional information.

BI publishes the directory as an editorial service; there is no charge to be included. Listings are based on each company's response to a questionnaire. Although every effort is made to provide complete and accurate information, *BI* is unable to verify all information received.

Continued on next page

Continued from previous page
to; Frankfurt, Germany.

Officers: Dan Eudy, president; Bob Petrilli, COO; Tim Heinze, vp-program management and field services.

Contact: Dane Lopes, vp-sales, 212-703-9611.

Global Risk Consultants Corp.

100 Walnut Ave., Fifth Floor,
Clark, N.J. 07066;
732-827-4400; fax: 732-827-4490
www.globalriskconsultants.com

Loss control services began: 1958.

Parent: GRC Merlin Holdings Inc.

2004 revenues

Total gross revenues\$42,337,000
Property loss control revenues ..\$42,337,000
Unbundled property loss control 100%

Staff

Total 289
Professionals 181

Clients

Total 690
Unbundled 690

Services: business interruption consulting, catastrophe planning, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, loss prevention publications, risk and hazard analysis.

Specialties: energy and chemical, food and grain, mining and metals.

Regions served: international.

Branch offices: 29 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

Hughes Associates Inc.

3610 Commerce Drive, Suite 817,
Baltimore, Md. 21227-1652;
410-737-8677; fax: 410-737-8688
www.haifire.com

Loss control services began: 1980.

2004 revenues

Total gross revenues\$21,400,000
Property loss control revenues ..\$21,000,000
Unbundled property loss control 100%

Staff

Total 145
Professionals 130

Clients

Total 500
Unbundled 500

Services: OSHA compliance, building code consultation, building plan review, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, forensic investigations, general onsite plant loss prevention, haz-

ard identification, litigation support, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Specialties: petrochemical and energy; process industries; warehousing and storage.

Regions served: international.

Branch offices: 31 offices worldwide.

Officers: Phil DiNenno, president; Craig Beyler, Ed Budnick, vps.

Contact: Glenn D. Buser, vp/director-risk control services; 1230 Ave. of the Americas, Seventh Floor, New York, N.Y. 10020; 212-618-6367; gbuser@haifire.com.

L

LaSalle Engineering L.L.C.

409 N. Easton Road, Suite 1B,
Willow Grove, Pa. 19090;
215-658-1770; fax: 215-658-1772

Loss control services began: 2004.

2004 revenues

Total gross revenues\$105,000
Property loss control revenues\$105,000
Unbundled property loss control 100%

Staff

Total 1
Professionals 1

Clients

Total 5
Unbundled 5

Services: building code consultation, expert witness service, fire prevention inspections/engineering, forensic investigations, general onsite plant loss prevention, hazard identification, litigation support, risk and hazard analysis.

Regions served: nationwide.

Contact: Jeffrey LaSalle, principal;
jlalalle@lasalleeng.com.

Loss Control Associates Inc.

172 Middletown Blvd., Suite B-204,
Langhorne, Pa. 19047;
215-750-6841; fax: 215-750-6845
www.losscontrolassociates.com

Loss control services began: 1986.

2004 revenues

Total gross revenues\$640,000
Property loss control revenues\$428,320
Unbundled property loss control 97%
Unbundled revenues\$415,520

Staff

Total 7
Professionals 5

Clients

Total 34
Unbundled 31

Services: OSHA compliance, building code consultation, building plan review, business interruption consulting, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, forensic investigations, general onsite plant loss prevention, haz-

ard identification, litigation support, loss prevention research, risk and hazard analysis.

Specialties: chemical, petrochemical, pharmaceutical, refining.

Regions served: international.

Officers: Orville M. Slye Jr., president.

Contact: Anthony M. Ordile, consulting engineer.

M

Marsh-Risk Consulting Practice

1166 Ave. of the Americas,
New York, N.Y. 10036;
212-345-6000; fax: 212-345-5195
www.marshriskconsulting.com

Loss control services began: 1871.

Parent: Marsh & McLennan Cos. Inc.

2004 revenues

Total gross revenue\$5,000,000,000
Property loss control revenue ...\$85,000,000
Unbundled property loss control 60%
Unbundled revenue\$51,000,000

Staff

Total 30,000
Professionals 300

Clients

Total 2,000
Unbundled 1,200*

Services: OSHA compliance, building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, loss prevention research, plant security inspections, risk and hazard analysis.

Specialties: manufacturing, power and energy, technology and telecommunications.

Regions served: international.

Branch offices: 132 offices worldwide.

Officers: John Merkovsky, managing director-insurance service group/Marsh Risk Consulting global leader; Robert J. Smith Jr., managing director-global and North American operation property risk consulting practice leader; Joe Galusha, North American operations leader.

Contact: Robert J. Smith Jr.; 312-627-6076;
robert.j.smith.jr@marsh.com.

*Estimated.

Matrix Risk Consultants Inc.

3130 S. Tech Blvd.,
Miamisburg, Ohio 45342;
937-886-0000; fax: 937-432-2099
www.matrixrc.com

Loss control services began: 1972.

2004 revenues

Total gross revenues\$3,389,000
Property loss control revenues ...\$3,384,000
Unbundled property loss control 100%

Staff

Total 21

Continued on next page

Continued from previous page

Professionals 15
Clients

Total 21
 Unbundled 21

Services: building plan review, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, loss prevention publications, loss prevention research, risk and hazard analysis.
Specialties: chemical, food processing, pulp and paper.

Regions served: international.

Branch offices: Atlanta.

Officers: Walter P. Luker, CEO; Larry D. Jones, president; Alan J. Rodeck, vp-marketing.

Contact: Alan J. Rodeck.

Donald Mayo-Fire Protection Consultant Inc.

150 Grove Circle,
 Pleasant Hill, Calif. 94523;
 925-933-6299; fax: 925-933-6288

Loss control services began: 1987.

2004 revenues

Total gross revenues\$352,000
 Property loss control revenues\$352,000
 Unbundled property loss control 100%

Staff

Total 2
 Professionals 1

Clients

Total 5
 Unbundled 5

Services: building code consultation, building plan review, business interruption consulting, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, litigation support, risk and hazard analysis.

Specialties: distribution and logistics, natural gas transmission and storage, retail.

Regions served: nationwide; Canada, Europe.

Officers: Donald Mayo, president; Linda Mayo, CEO.

Contact: Donald Mayo.

Meadowbrook Insurance Group Inc.

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

Loss control services began: 1983.

2004 revenues

Total gross revenues\$96,900,000
 Property loss control revenues\$4,726,000
 Unbundled property loss control 46%
 Unbundled revenue\$2,174,000

Staff

Total 27
 Professionals 7

Clients

Total 50
 Unbundled 15

Services: OSHA compliance, building code consultation, building plan review, building valuations, client training, fire prevention inspections/engineering, general onsite plant loss prevention, hazard identification, loss prevention publications, loss prevention research, risk and hazard analysis.

Specialties: agriculture; municipalities; schools, colleges, and universities; trucking.

Regions served: nationwide.

Branch offices: Montgomery, Ala.; Cerritos and Oakland, Calif.; Sarasota, Fla.; Overland Park, Kan.; Andover, Mass.; Grand Rapids, Mich.; Bloomington, Minn.; Lincoln, Neb.

Officers: Robert S. Cubbin, president/CEO; Gregory L. Wilde, executive vp; Karen M. Spaun, senior vp/CFO.

Contact: Randolph W. Fort, senior vp-corporate claims and loss control; 248-204-8014.

N

Network Safety Consultants Inc.

10320 Orland Parkway,
 Orland Park, Ill. 60467;
 708-845-3660; fax: 708-845-4660
www.thehortongroup.com

Loss control services began: 1990.

Parent: Horton Insurance Group.

2004 revenues

Total gross revenue\$1,000,000
 Property loss control revenue\$250,000
 Unbundled property loss control 100%

Staff

Total 8
 Professionals 6

Clients

Total 25
 Unbundled 25

Services: OSHA compliance, building code consultation, building plan review, building valuations, catastrophe planning, client training, expert witness service, fire prevention inspections/engineering, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, risk and hazard analysis.

Specialties: construction, industrial, manufacturing.

Regions served: nationwide.

Branch offices: Chicago; Munster, Ind.; Milwaukee.

Officers: Gary Glader, president; Glenn Horton, vp.

Contact: Debby Smith, director-administrative services; debby.smith@thehortongroup.com.

P

Professional Safety Consultant Service Inc.

424 S.E. 30th Ave.,
 Ocala, Fla. 34471;
 800-329-7233; fax: 352-694-3853

Loss control services began: 1975.

2004 revenues

Total gross revenue\$100,000
 Property loss control revenue\$100,000
 Unbundled property loss control 100%

Staff

Total 2
 Professionals 1

Clients

Total 100
 Unbundled 100

Services: OSHA compliance, client training, expert witness service, fire prevention inspections/engineering, forensic investigations, general onsite plant loss prevention, hazard identification, litigation support, plant security inspections, risk and hazard analysis.

Specialties: construction, manufacturing, retail.

Regions served: nationwide; Puerto Rico.

Officers: Herbert T. Bogert, president/treasurer; Nancy A. Bogert, secretary.

Contact: Herbert T. Bogert.

R

Regional Reporting Inc.

40 Fulton St.,
 New York, N.Y. 10038;
 212-964-5973; fax: 212-608-5074
www.regionalreporting.com

Loss control services began: 1963.

2004 revenues

Total gross revenues\$21,600,000
 Property loss control revenues\$12,500,000
 Unbundled property loss control 40%
 Unbundled revenues\$5,000,000

Staff

Total 218
 Professionals 168

Clients

Total 236
 Unbundled 70

Services: OSHA compliance, building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, loss prevention publications, plant security inspections, risk and hazard analysis.

Regions served: nationwide.

Branch offices: Los Angeles; Hartford, Conn.; Atlanta; Chicago; Cleveland; Philadelphia; Dallas.

Officers: Martin Myers, CEO; Louis Siegel, president; Allan Myers, executive vp.

Contact: Allan Myers, executive vp; newyork@regionalreporting.com.

Risk Logic Inc.

93 Apple Ridge,
 Woodcliff Lake, N.J. 07677;
 201-930-0700; fax: 201-930-8795
www.risklogic.com

Loss control services began: 1997.

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2004 revenues

Total gross revenues	\$1,650,000
Property loss control revenues	...\$1,650,000
Unbundled property loss control	100%

Staff

Total	8
Professionals	7

Clients

Total	49
Unbundled	49

Services: building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Specialties: high-rise buildings, manufacturing plants, warehouses.

Regions served: international.

Branch offices: San Diego; Chicago; Middletown and Wayne, N.J.

Officers: John Durante, president; Rich Cardile, vp/engineering manager.

Contact: John Durante;
jdurante@risklogic.com.

S**Safety & Risk Control Services Inc.**

395 Main St., Suite 4,
Metuchen, N.J. 08840-1806;
800-466-4025; fax: 732-906-2045
www.safetyrisk.com

Loss control services began: 1989.

2004 revenues

Total gross revenues	\$500,000
Property loss control revenues	...\$150,000
Unbundled property loss control	100%

Staff

Total	14
Professionals	13

Clients

Total	15
Unbundled	15

Services: OSHA compliance, building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, expert witness service, fire prevention inspections/engineering, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Business Insurance's 2005 charts are available for reprints by contacting Reprint Management Services at 800-290-5460, ext. 160 or businessinsurance@reprintbuyer.com

Specialties: apartments, commercial, industrial, shopping centers.

Regions served: nationwide.

Contact: Harvey S. Staple, president;
info@safetyrisk.com.

Schirmer Engineering Corp.

707 Lake Cook Road,
Deerfield, Ill. 60015;
847-272-8340; fax: 847-272-2639
www.schirmereng.com

Loss control services began: 1939.

Parent: Aon Corp.

2004 revenues*

Total gross revenues	\$38,000,000
Property loss control revenues	...\$27,000,000
Unbundled property loss control	100%

Staff

Total	250
Professionals	183

Clients

Total	680
Unbundled	680

Services: OSHA compliance, building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, forensic investigations, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Specialties: automotive, retail, telecommunications.

Regions served: international.

Branch offices: 25 offices worldwide.

Officers: Carl Baldassarra, president; Dave Nugent, managing director-property risk control; Mark Rochholz, senior vp.

Contact: Benjamin Polanski, regional operations manager, *ben_polanski@schirmereng.com*; John Ammeson, director-risk control, *john_ammeson@schirmereng.com*; Anne Parkin, assistant director, *anne_parkin@schirmereng.com*.

*BI estimate.

Stogniew & Associates

12225 28th St. N.,
St. Petersburg, Fla. 33716;
727-572-7400; fax: 727-572-7457
www.stogniew.com

Loss control services began: 1980.

2004 revenues

Total gross revenues	\$750,000
Property loss control revenues	...\$350,000
Unbundled property loss control	100%

Staff

Total	15
Professionals	13

Clients

Total	25
Unbundled	25

Services: expert witness service, forensic investigations, general onsite plant loss preven-

tion, litigation support, plant security inspections, risk and hazard analysis.

Specialties: data processing service bureaus, financial institutions, warehouses.

Regions served: nationwide.

Officers: Gerald F. Stogniew, executive director; Dennis Sherfy, director; Kristen Stogniew, general counsel.

Contact: Gerald F. Stogniew.

T**TVA Fire & Life Safety Inc.**

9740 Scranton Road, Suite 300,
San Diego, Calif. 92121;
858-795-1000; fax: 858-795-1001
www.tvafiresafety.com

Loss control services began: 1991.

2004 revenues

Total gross revenues	\$18,000,000
Property loss control revenues	...\$16,000,000
Unbundled property loss control	100%

Staff

Total	155
Professionals	100

Clients

Total	65
Unbundled	65

Services: OSHA compliance, building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, loss prevention publications, loss prevention research, risk and hazard analysis.

Specialties: beverage, entertainment, health care, heavy and light manufacturing, higher education.

Regions served: international.

Branch offices: Los Angeles; Atlanta; Detroit; Minneapolis; St. Louis; Newark and Parsippany, N.J.; Dallas; Seattle; London.

Officers: James W. Tomes, CEO; Russell Leavitt, president; William J. Tomes, COO.

Contact: Tamara Sofi, executive assistant;
tsofi@tvafiresafety.com.

Z**Zurich Services Corp.**

1400 American Lane,
Schaumburg, Ill. 60196;
800-982-5964; fax: 847-605-7736
www.zurichservices.com

Loss control services began: 1991.

Parent: Zurich Financial Services Group.

2004 revenues

Total gross revenues	\$98,000,000
Property loss control revenues	...\$35,000,000
Unbundled property loss control	60%

Continued on next page

Continued from previous page

Unbundled revenues\$21,000,000

Staff

Total 250

Professionals 250

Clients

Total 600

Unbundled 250

Services: OSHA compliance, building plan review, building valuations, business interrup-

tion consulting, catastrophe planning, claims lost and statistical studies, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, forensic investigations, general onsite plant loss prevention, hazard identification, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Specialties: chemical, manufacturing, services.**Regions served:** international.**Branch offices:** Glendale and San Francisco, Calif.; Atlanta; Chicago; Boston; Grand Rapids, Mich.; New York; Cleveland; Philadelphia; Dallas.**Officers:** Dave Czartoryski, senior vp; Ken Leavelle, vp-operations; Dave Schmitz, vp-property, boiler and machinery.**Contact:** Dave Schmitz; 847-240-8174; dave.schmitz@zurichna.com.

Safety consultants

A

AcceptableRisk140 Sprauer Road,
Petaluma, Calif. 94952;
707-765-1060; fax: 707-765-1498**Year Founded:** 1996.**2004 revenues**

Safety consulting revenue\$225,000

Staff

Total 1

Safety consultants 1

ASSE members 1

Clients

Total 18

Corporate/institutional 18

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, industrial hygiene, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.**Safety research and other services:** OSHA compliance, development of training materials, newsletters, safety manuals.**Service area:** nationwide.**Contact:** Mark Hemmendinger, principal.

Adams Safety Management Services

333 E. Butterfield Road, Suite 600,
Lombard, Ill. 60148;
630-324-2702; fax: 630-324-2703
www.asmsllc.com**Year Founded:** 1999.**Parent:** Hilb Rogal & Hobbs Co.**2004 revenues**

Safety consulting revenue\$540,955

Staff

Total 5

Safety consultants 3

ASSE members 3

Clients

Total 38

Corporate/institutional 38

Safety consulting services: OSHA and DOT audits, ergonomic program assistance, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety

audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, fire protection engineering, newsletters, noise research, occupational health research, safety manuals, videos.**Service area:** nationwide.**Officers:** Kent Nelson Sr., president/CEO; Greg Field, COO; Anthony Pulgine, chief marketing officer.**Contact:** Dee Saxton, department administrator.**Aon Risk Services**200 E. Randolph St.,
Chicago, Ill. 60601;
312-381-1000; fax: 312-381-0237
www.aon.com**Year Founded:** 1982.**Parent:** Aon Corp.**2004 revenues**

Safety consulting revenue\$16,000,000*

Staff

Total 63

Safety consultants 51

Occupational health consultants 11

Industrial hygiene consultants 2

ASSE members 51

Clients

Total 888

Corporate/institutional 888

Safety consulting services: OSHA and DOT audits, benchmarking, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.**Safety research and other services:** OSHA compliance, development of training materials, ergonomic research, fire protection engineering, industrial hygiene research, newsletters, noise research, occupational health research, product liability research, safety manuals, videos.**Branch offices:** 31 offices nationwide.**Service area:** international.**Officers:** Michael D. Rice, chairman/CEO; Robert Foys, executive vp-national practice groups; Anthony Addino, national managing director-technical services.**Contact:** Anthony Addino, 212-441-2541; Denis Garda, managing director; 978-463-3420; Paul Capuzzo, managing director, 212-479-4110

*Estimated.

Applegate Associates Inc.2310 Route 34 N., Suite 2C,
Manasquan, N.J. 08736;
732-292-9956; fax: 732-292-9957
www.applegateassociates.com**Year Founded:** 1992.**2004 revenues**

Safety consulting revenue\$2,000,563

Staff

Total 19

Safety consultants 11

Occupational health consultants 2

Industrial hygiene consultants 2

ASSE members 2

Clients

Total 110

Corporate/institutional 110

Safety consulting services: OSHA and DOT audits, ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.**Safety research and other services:** OSHA compliance, development of training materials, ergonomic research, industrial hygiene research, newsletters, noise research, occupational health research, safety manuals.**Branch offices:** Boston; Union, N.J.**Service area:** nationwide.**Officers:** Grace C. Applegate, president/CEO; Catherine Applegate, vp-New England region; Debbie Honeymar, vp-field office operations; Stacy Tellone, vp-corporate office operations.**Contact:** Stacy Tellone;
applegateassociates@prodigy.net.**Applied Risk Control Corp.**15 Mill St.,
Nyack, N.Y. 10960;
845-365-2444; fax: 845-365-2478
www.appliedriskcontrol.com**Year Founded:** 1985.

Continued on next page

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2004 revenues

Safety consulting revenue\$700,000

Staff

Total 21

Safety consultants 15

Occupational health consultants 5

Industrial hygiene consultants 1

Clients

Total 175

Corporate/institutional 125

Safety consulting services: OSHA and DOT audits, benchmarking, expert witness, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.**Safety research and other services:** OSHA compliance, development of training materials, ergonomic research, fire protection engineering, industrial hygiene research, newsletters, noise research, occupational health research, product liability research, rehabilitation, safety manuals, videos.**Branch offices:** Los Angeles; San Francisco; Washington; Atlanta; Chicago; Boston; Cleveland; Eugene, Ore.; Dallas; Seattle.**Service area:** nationwide.**Officers:** Harry P. Mirijanian, president; Gwen Alexander, vp.**Contact:** Harry P. Mirijanian.

The schedule of the upcoming 2006 *Business Insurance's* online directories and charts is available on page 6.

B**Bickmore Risk Services**

1831 K St.,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-244-1199
www.brsrisk.com

Year Founded: 1984.**2004 revenues**

Safety consulting revenue\$2,230,000

Staff

Total 101

Safety consultants 10

Occupational health consultants 1

Industrial hygiene consultants 1

ASSE members 7

Clients

Total 19

Corporate/institutional 19

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.**Safety research and other services:** OSHA compliance, development of training materials, ergonomic research, newsletters, safety manuals, videos.**Branch offices:** Los Angeles.**Service area:** nationwide; California and Western states.**Officers:** John Chaquica, CEO; Linzie Kramer,

president/litigation manager; Gregory L. Trout, principal/client administrator; Charles Gray, principal/director-risk control services; Jeffrey Grubbs, principal/client accounting.

Contact: Charles Gray; cgray@brsrisk.com.**Broadspire NATLSCO Risk & Safety Services**

4 Corporate Drive, Suite 100,
Lake Zurich, Ill. 60047;
847-719-5376; fax: 847-719-5271
www.choosebroadspire.com

Year Founded: 1967.**Parent:** Platinum Equity L.L.C.**2004 revenues**

Safety consulting revenue\$14,100,000

Staff

Total 93

Safety consultants 60

Occupational health consultants 3

Industrial hygiene consultants 30

ASSE members 45

Clients

Total 350

Corporate/institutional 320

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.**Safety research and other services:** OSHA compliance, development of training materials, ergonomic research, fire protection engineering, industrial hygiene laboratory, industrial hygiene research, newsletters, noise research, occupational health research, product liability research, rehabilitation, safety manuals, videos.**Branch offices:** Los Angeles; Fort Lauderdale, Fla.; Chicago; Newark, N.J.; Dallas.**Service area:** international.**Officers:** Dennis Replogle, president/CEO; Robert W. Donze, vp; Robert W. Murphy, manager-technical services.**Contact:** Thomas B. Pomije, manager-business development.**C****CAS-Claims Administrative Services Inc.**

501 Shelley Drive,
Tyler, Texas 75701;
903-509-8484; fax: 903-509-1888
www.cas-services.com

Year Founded: 1990.**Parent:** Heartland Security Insurance Group.**2004 revenues**

Safety consulting revenue\$2,704,432

Staff

Total 7

Safety consultants 7

ASSE members 3

Continued on next page

Directory explanation box

Business Insurance's Directory of Safety Consultants list companies that provide services such as advice on employee safety, assistance in developing safety programs, safety audits and evaluations, employee training classes and safety research.

Information for the directory was gathered from responses to a *BI* questionnaire. The directory is published as an editorial service; there is no charge to be included.

To be listed, consultants must offer services directly to employers on an unbundled basis; companies that offer safety consulting only in conjunction with other products and services, such as insurance, are not included. In addition, companies must provide information on revenues from unbundled safety consulting services, and only companies that generate \$200,000 or more in revenues from such services are listed.

Each listing begins with the company's address, phone and fax numbers, and Web site address. Listed next is the company's parent, as well as the year the company began providing safety consulting services. The listing then provides the company's 2004 revenues from unbundled safety con-

sulting 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 2004 and, of those, the number of corporate/institutional safety consulting clients.

In addition, the company's safety consulting services are detailed, along with any safety research and educational services offered.

Locations of branch offices providing safety consulting services are listed next, along with the countries, states or regions served. Officers and a contact name conclude each listing.

Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information provided.

BI RANKS

Largest independent safety consultants

Ranked by 2004 revenues from safety consulting services*

Rank	Company/Address	Phone/Fax/Web site	Unbundled safety consulting revenues	Staff	Total unbundled clients	Corporate/individual clients	Principal officer
1	Clayton Group Services Inc. 45525 Grand River Ave., Suite 200, P.O. Box 8008, Novi, Mich. 48376-8008	248-344-8577 Fax: 248-344-0229 www.claytongrp.com	\$23,000,000	445	1,475	730	Philip J. Kaszar, president/CEO
2	Safety Resources 239 New Road, Building C, Parsippany, N.J. 07054	973-575-0900 Fax: 973-575-0901 www.safetyresc.com	\$21,347,000	223	86	86	Jack Leonard, president
3	Broadspire NATLSCO Risk & Safety Services 4 Corporate Drive, Suite 100, Lake Zurich, Ill. 60047	847-719-5376 Fax: 847-719-5271 www.choosebroadspire.com	\$14,100,000	93	350	320	Dennis Replogle, president/CEO
4	Risk Consultants Inc. 6611 Watson St., Union City, Ga. 30291	770-964-1226 Fax: 770-969-7301 www.riskcon.com	\$8,878,000	96	452	452	R. Michael Malone, president/CEO
5	F.A. Richard & Associates Inc. dba FARA 1625 W. Causeway Approach, Mandeville, La. 70471	800-259-8388 Fax: 985-624-8489 www.fara.com	\$6,200,000	120	72	34	M. Todd Richard, president/CEO
6	North American Risk Management Inc. 100 First Ave. S., St. Petersburg, Fla. 33701	888-486-7466 Fax: 727-287-1666 www.narm.biz	\$4,990,000	86	172	78	Bud Schade, president
7	Regional Reporting Inc. 40 Fulton St., New York, N.Y. 10038	212-964-5973 Fax: 212-608-5074 www.regionalreporting.com	\$2,250,000	218	236	72	Martin Myers, CEO
8	Bickmore Risk Services 1831 K St., Sacramento, Calif. 95814	800-541-4591 Fax: 916-244-1199 www.brsrisk.com	\$2,230,000	101	19	19	John Chiquica, CEO
9	Strategic Safety Associates P.O. Box 80161, Portland, Ore. 97280-1161	503-977-2094 Fax: 503-977-3175 www.masteringsafety.com , www.movesmart.com	\$2,150,000	13	59	59	Robert Pater, managing director
10	Applegate Associates Inc. 2310 Route 34 N., Suite 2C Manasquan, N.J. 08736	732-292-9956 Fax: 732-292-9957 www.applegateassociates.com	\$2,000,563	19	110	110	Grace C. Applegate, president/CEO

BI defines "independent" as not owned by brokers or insurers. * Reflects safety consulting revenues provided on a direct, unbundled basis to corporate/institutional clients. Source: BI survey

Visit www.businessinsurance.com for more information and access to the full searchable Directory of Safety Consultants.

Continued from previous page

Clients

Total	470
Corporate/institutional	470

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, expert witness, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, fire protection engineering, newsletters, noise research, safety manuals, videos.

Branch offices: El Paso, Texas.

Service area: nationwide.

Officers: Wesley W. Slade, CEO; Bill Costanza, president; Barry L. Jones, executive vp.

Contact: Wesley W. Slade;
wslade@hhccas.com.

Chubb Services Corp.

15 Mountain View Road,
Warren, N.J. 07853;
908-903-7172; fax: 908-903-7187
www.chubb.com

Year Founded: 1991.

Parent: The Chubb Corp.

2004 revenues

Safety consulting revenue	\$800,000

Staff

Total	20
Safety consultants	20
Occupational health consultants	20
Industrial hygiene consultants	2
ASSE members	20

Clients

Total	18
Corporate/institutional	18

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, fire protection engineering, industrial hygiene laboratory, industrial hygiene research, newsletters, occupational health research, product liability research, safety manuals, videos.

Branch offices: Los Angeles; Tampa, Fla.; Atlanta; Itasca, Ill.; Westborough, Mass.; Troy, Mich.; Harrisburg, Pa.

Service area: nationwide.

Officers: Robert Santoro, executive vp; Sam K. Lee, vp.

Contact: Sam K. Lee; slee@chubb.com.

Clayton Group Services Inc.

45525 Grand River Ave., Suite 200,
P.O. Box 8008,
Novi, Mich. 48376-8008;
248-344-8577; fax: 248-344-0229
www.claytongrp.com

Year Founded: 1954.

Parent: Clayton Holding Co.

2004 revenues

Safety consulting revenue	\$23,000,000

Staff

Total	445
Safety consultants	20
Industrial hygiene consultants	98
ASSE members	25

Clients

Total	1,475
Corporate/institutional	730

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, industrial hygiene laboratory, industrial hygiene research, newsletters, noise research, occupational health research, product liability research, rehabilitation, safety manuals, videos.

Branch offices: 18 offices nationwide.

Service area: nationwide; Canada.

Officers: Philip J. Kaszar, president/CEO; Ed Bernice, senior vp/CFO; David Matthews, vp/national director-occupational health and safety.

Contact: Bruce Hollcroft, director-business development, 206-763-7364; Bruce Lyon, senior safety consultant, 913-451-3600.

E**ESIS Inc.**

1601 Chestnut St.,
Philadelphia, Pa. 19103;
215-640-1362; fax: 215-640-5084
www.esis.com

Year Founded: 1953.

Parent: ACE USA.

2004 revenues

Safety consulting revenue	\$30,000,000

Staff

Total	140
Safety consultants	120
Occupational health consultants	10
Industrial hygiene consultants	10
ASSE members	80

Clients

Total	425
Corporate/institutional	425

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, fire protection engineer-

ing, industrial hygiene laboratory, industrial hygiene research, newsletters, noise research, occupational health research, product liability research, safety manuals, videos.

Branch offices: Los Angeles; San Francisco; Atlanta; Chicago; Kansas City, Kan.; Boston; New York; Portland, Ore.; Philadelphia; Dallas; Houston.

Service area: international.

Officers: Ed Troy, president; John Cummings, COO; John Ingram, vp.

Contact: John Ingram; john.ingram@esis.com.

F**F.A. Richard & Associates Inc.
dba FARA**

1625 W. Causeway Approach,
Mandeville, La. 70471;
800-259-8388; fax: 985-624-8489
www.fara.com

Year Founded: 1978.

2004 revenues

Safety consulting revenue	\$6,200,000

Staff

Total	120
Safety consultants	102
Industrial hygiene consultants	3
ASSE members	11

Clients

Total	72
Corporate/institutional	34

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, industrial hygiene, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, newsletters, product liability research, safety manuals, videos.

Branch offices: Los Angeles; West Palm Beach, Fla.; Atlanta; Lafayette, La.; Houston.

Service area: nationwide.

Officers: M. Todd Richard, president/CEO; Reed A. Bell, executive vp/COO; David R. Sturgis, president-FARA Risk Control Services.

Contact: David R. Sturgis; 800-215-3272.

G**Gallagher Bassett Services Inc.**

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

Year Founded: 1962.

Parent: Arthur J. Gallagher & Co.

2004 revenues

Safety consulting revenue	\$9,847,000

Staff

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Total	.56
Safety consultants	.50
Occupational health consultants	.1
Industrial hygiene consultants	.4
ASSE members	.24

Clients

Total	.647
Corporate/institutional	.310

Safety consulting services: OSHA and DOT audits, benchmarking, expert witness, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, fire protection engineering, industrial hygiene research, newsletters, noise research, occupational health research, product liability research, safety manuals, videos.

Branch offices: Los Angeles; Atlanta; Fort Worth, Texas.

Service area: nationwide; Europe, Asia & Canada.

Officers: Rich McKenna, president; Robert Mason, CFO; Joe Slifka, executive vp.

Contact: Joe Slifka; joe_slifka@gbtpa.com.

H

Hylant Consulting

6225 Oak Tree Blvd.,
Cleveland, Ohio 44131-8087;
216-447-1050; fax: 216-674-2465
www.hylant.com

Year Founded: 1935.

Parent: Hylant Group.

2004 revenues

Safety consulting revenue	\$2,135,000

Staff

Total	9
Safety consultants	9
ASSE members	9

Clients

Total	500
Corporate/institutional	500

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, industrial hygiene, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, newsletters, product liability research, safety manuals, videos.

Branch offices: Bloomington, Carmel and Indianapolis, Ind.; Ann Arbor and Troy, Mich.; Columbus, Cincinnati and Toledo, Ohio.

Service area: nationwide.

Officers: Michael Hylant, president-Hylant Group.

Contact: David T. Peterson, executive vp-Hylant Group.

Inservco Insurance Services Inc.

2 N. Second St.,
Harrisburg, Pa. 17105-3899;
717-230-8300; fax: 717-221-6060
www.inservco.net

Year Founded: 1980.

Parent: Penn National Insurance Cos.

2004 revenues

Safety consulting revenue	\$286,500

Staff

Total	5
Safety consultants	5
ASSE members	3

Clients

Total	93
Corporate/institutional	57

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, fire protection engineering, newsletters, rehabilitation, safety manuals, videos.

Branch offices: Hunt Valley, Md.; Lawrenceville, N.J.; Greensboro, N.C.; Pittsburgh.

Service area: Delaware, District of Columbia, Maryland, New Jersey, North Carolina, Pennsylvania, Virginia.

Officers: Michael Scheib, executive vp-operations; Joseph M. Boslet, vp-safety management services.

Contact: Joseph M. Boslet; jboslet@pnat.com.

L

Loss Control Associates Inc.

172 Middletown Blvd., Suite B-204,
Langhorne, Pa. 19047;
215-750-6841; fax: 215-750-6845
www.losscontrolassociates.com

Year Founded: 1986.

2004 revenues

Safety consulting revenue	\$211,680

Staff

Total	5
Safety consultants	5
ASSE members	1

Clients

Total	25
Corporate/institutional	25

Safety consulting services: OSHA and DOT audits, expert witness, onsite training, safety audits/reviews, safety program assistance to employers.

Safety research and other services: OSHA compliance, fire protection engineering.

Service area: international.

Officers: Orville M. Slye Jr., president/consult-

ing engineer; Anthony M. Ordile, consulting engineer.

Contact: Anthony M. Ordile.

M

Marsh-Risk Consulting Practice

1166 Ave. of the Americas,
New York, N.Y. 10036;
212-345-6000; fax: 212-345-4808
www.mmc.com, www.marsh.com

Year Founded: 1850.

Parent: Marsh & McLennan Cos. Inc.

2004 revenues

Safety consulting revenue	\$51,000,000

Staff

Total	155
Safety consultants	125
Occupational health consultants	25
Industrial hygiene consultants	5
ASSE members	90

Clients

Total	2,000
Corporate/institutional	750

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, fire protection engineering, industrial hygiene research, newsletters, occupational health research, product liability research, safety manuals, videos.

Branch offices: more than 100 offices worldwide.

Service area: international.

Contact: Stephen Bennett, managing director; 312-627-6167; stephen.m.bennett@marsh.com.

Meadowbrook Inc.

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

Year Founded: 1955.

Parent: Meadowbrook Insurance Group Inc.

2004 revenues

Safety consulting revenue	\$2,175,000

Staff

Total	25
Safety consultants	25
ASSE members	8

Clients

Total	25
Corporate/institutional	25

Safety consulting services: OSHA and DOT audits, ergonomic program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence pro-

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grams.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, fire protection engineering, industrial hygiene research, newsletters, noise research, occupational health research, product liability research, safety manuals, videos.

Branch offices: Montgomery, Ala.; Cerritos, Calif.; Sarasota, Fla.; Overland Park, Kan.; Bloomington, Minn.; Andover, Mass.

Service area: nationwide.

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

Contact: Randolph Fort, senior vp-corporate claims and loss control;
rfort@meadowbrook.com.

N

National Safety Council

1121 Spring Lake Drive,
Itasca, Ill. 60143;
630-285-1121; fax: 630-285-1315
www.nsc.org

Year Founded: 1913.

2004 revenues

Safety consulting revenue\$1,400,000

Staff

Total 9

Safety consultants 9

ASSE members 6

Clients

Total 42

Corporate/institutional 42

Safety consulting services: OSHA and DOT audits, benchmarking, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers.

Safety research and other services: OSHA compliance, development of training materials, newsletters, safety manuals, videos.

Branch offices: Atlanta; Kent, England.

Service area: international.

Officers: Alan McMillan, president/CEO; Ed Ryko, vp/CFO.

Contact: Ronald Miller, director-training and consulting services; 630-775-2176;
millerr@nsc.org.

Network Safety Consultants Inc.

10320 Orland Parkway,
Orland Park, Ill. 60467;
708-845-3660; fax: 708-845-4660
www.thehortongroup.com/networksafe-tyconsultants

Year Founded: 1993.

Parent: The Horton Group.

2004 revenues

Safety consulting revenue\$1,000,000

Staff

Total 8

Safety consultants 6

Industrial hygiene consultants 1

ASSE members 2

Clients

Total 200

Corporate/institutional 50

Safety consulting services: OSHA and DOT audits, ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, fire protection engineering, industrial hygiene laboratory, newsletters, noise research, safety manuals, videos.

Branch offices: Munster, Ind.; Milwaukee.

Service area: nationwide.

Officers: Gary R. Glader, president; David J. Loomis, vp; Frank Q. Poppie, vp/treasurer.

Contact: Debby Smith, director-administrative services; 708-845-3331;
debby.smith@thehortongroup.com.

North American Risk Management Inc.

100 First Ave. S.,
St. Petersburg, Fla. 33701;
888-486-7466; fax: 727-287-1666
www.narm.biz

Year Founded: 1992.

2004 revenues

Safety consulting revenue\$4,990,000

Staff

Total 86

Safety consultants 68

Occupational health consultants 12

Industrial hygiene consultants 11

ASSE members 32

Clients

Total 172

Corporate/institutional 78

Safety consulting services: OSHA and DOT audits, ergonomic program assistance, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, fire protection engineering, newsletters, noise research, safety manuals, videos.

Branch offices: Duluth, Ga.; New York; Cleveland; Dallas.

Service area: international.

Officers: Bud Schade, president; Jeffrey F. Corder, vp.

Contact: Bud Schade; *buds@narm.biz*.

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

P

PMA Management Corp.

380 Sentry Parkway,
Blue Bell, Pa. 19422;
610-397-5200; fax: 610-397-5030
www.pmagroup.com

Year Founded: 1991.

Parent: The PMA Insurance Group.

2004 revenues

Safety consulting revenue\$866,000

Staff

Total 43

Safety consultants 39

Occupational health consultants 2

Industrial hygiene consultants 2

ASSE members 26

Clients

Total 51

Corporate/institutional 51

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, industrial hygiene, occupational health program assistance, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, fire protection engineering, industrial hygiene laboratory, industrial hygiene research, newsletters, noise research, occupational health research, product liability research, safety manuals, videos.

Branch offices: Tampa, Fla.; Atlanta; Hunt Valley, Md.; Mount Laurel, N.J.; Syracuse, N.Y.; Charlotte, N.C.; Allentown, Conshohocken, Harrisburg and Pittsburgh, Pa.; Nashville, Tenn.; Richmond, Va.

Service area: Connecticut, Delaware, District of Columbia, Florida, Georgia, Kentucky, Maryland, Mississippi, New Jersey, New York, North Carolina, Pennsylvania, South Carolina, Tennessee, Virginia.

Officers: Francis X. Altieri III, president; Michael J. McMahon, vp-risk control services; Michael MacAulay, assistant vp.

Contact: Michael J. McMahon;
michael_mcmahon@pmagroup.com.

R

RHS Solutions

6377 Emerald Parkway,
Dublin, Ohio 43017;
614-210-2699; fax: 614-766-0702
www.rhssolutions.com

Year Founded: 1999.

Parent: CompManagement Inc.

2004 revenues

Safety consulting revenue\$850,000

Staff

Total 7

Continued on next page

Continued from previous page

Safety consultants	.4
Occupational health consultants	.2
ASSE members	.2

Clients

Total	400
Corporate/institutional	.85

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, industrial hygiene research, newsletters, noise research, occupational health research, safety manuals.

Branch offices: Cleveland; Austin and San Antonio, Texas; Richmond, Va.; Seattle.

Service area: nationwide.

Officers: Jonathan Wagner, president; Stephen Brown, CEO; Frank Pagnatta, vp.

Contact: Frank Pagnatta; 614-210-2699, ext. 2406; pagnatta@rhssolutions.com.

Regional Reporting Inc.

40 Fulton St.,
New York, N.Y. 10038;
212-964-5973; fax: 212-608-5074
www.regionalreporting.com

Year Founded: 1963.

2004 revenues

Safety consulting revenue	\$2,250,000

Staff

Total	218
Safety consultants	160
Occupational health consultants	.21
Industrial hygiene consultants	.22
ASSE members	.86

Clients

Total	236
Corporate/institutional	.72

Safety consulting services: OSHA and DOT audits, benchmarking, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, school violence programs, workplace violence programs.

Branch offices: Los Angeles; Hartford, Conn.; Atlanta; Chicago; Cleveland; Philadelphia; Dallas.

Service area: nationwide.

Officers: Martin Myers, CEO; Louis Siegel, president; Allan Myers, executive vp.

Contact: Allan Myers;
newyork@regionalreporting.com.

Risk Consultants Inc.

6611 Watson St.,
Union City, Ga. 30291;
770-964-1226; fax: 770-969-7301
www.riskcon.com

Year Founded: 1979.

2004 revenues

Safety consulting revenue	\$8,878,000

Staff

Total	.96

Safety consultants	.86
Occupational health consultants	.5
Industrial hygiene consultants	.5
ASSE members	.60

Clients

Total	.452
Corporate/institutional	.452

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, fire protection engineering, industrial hygiene research, newsletters, noise research, occupational health research, product liability research, safety manuals, videos.

Branch offices: San Francisco; Ocala, Fla.; Atlanta and Snellville, Ga.

Service area: nationwide; Caribbean, Europe.

Officers: R. Michael Malone, president/CEO; Hugh P. Bagwell, executive vp.

Contact: R. Michael Malone;
mike.malone@riskcon.com.

S**SafeCon Consulting Group Inc.**

8580 La Mesa Blvd., Suite 103,
La Mesa, Calif. 91941;
619-466-8580; fax: 619-353-5010
www.safecon.net

Year Founded: 2002.

2004 revenues

Safety consulting revenue	\$465,000

Staff

Total	.7
Safety consultants	.4
ASSE members	.3

Clients

Total	.35
Corporate/institutional	.35

Safety consulting services: OSHA and DOT audits, benchmarking, expert witness, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers.

Safety research and other services: OSHA compliance, development of training materials, newsletters, noise research, safety manuals, videos.

Branch offices: Tallahassee, Fla.; Kansas City, Kan.

Service area: nationwide; Mexico.

Contact: Sam Iler, principal.

Safety & Risk Control Services Inc.

395 Main St., Suite 4,
Metuchen, N.J. 08840;
800-466-4025; fax: 732-906-2045
www.safetyrisk.com

Year Founded: 1989.

2004 revenues

Safety consulting revenue	\$350,000

Staff

Total	14
Safety consultants	13
ASSE members	.5

Clients

Total	.38
Corporate/institutional	.29

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, fire protection engineering, industrial hygiene laboratory, newsletters, product liability research, safety manuals, videos.

Service area: nationwide.

Contact: Harry S. Staple, president;
staple@safetyrisk.com.

Safety Consulting Inc.

P.O. Box 2789,
Topeka, Kan. 66601;
785-266-1006; fax: 785-234-1010

Year Founded: 1971.

2004 revenues

Safety consulting revenue	\$420,000

Staff

Total	.3
Safety consultants	.2

Clients

Total	.30
Corporate/institutional	.30

Safety consulting services: OSHA and DOT audits, industrial hygiene, offsite training, onsite training, safety audits/reviews, safety program assistance to employers.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, newsletters, product liability research, safety manuals, videos.

Branch offices: Wichita, Kan.

Service area: nationwide.

Contact: Craig S. Stromgren, president;
craig@safetyconsultinginc.com.

Safety Resources

239 New Road, Building C,
Parsippany, N.J. 07054;
973-575-0900; fax: 973-575-0901
www.safetyresc.com

Year Founded: 2000.

Parent: Overland Solutions Inc.

2004 revenues

Safety consulting revenue	\$21,347,000

Staff

Total	.223
Safety consultants	.208
ASSE members	.50

Clients

Continued on next page

Continued from previous page

Total	.86
Corporate/institutional	.86

Safety consulting services: OSHA and DOT audits, ergonomic program assistance, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.

Safety research and other services: OSHA compliance, newsletters, safety manuals, videos.

Branch offices: Anaheim, Calif.; Rolling Meadows, Ill.; Overland Park, Kan.; Charlotte, N.C.; Jenkintown, Pa.; Richardson, Texas.

Service area: nationwide.

Officers: Jeffery Haniewich, CEO-Overland Solutions Inc.; Jack Leonard, president-Safety Resources; James Davis, Robert Hiltz, vps-Safety Resources; Paul Mazzei, assistant vp-Safety Resources.

Contact: Jack Leonard.

Specialty Risk Services L.L.C.

Goodwin Square, 225 Asylum St.,
16th Floor,
Hartford, Conn. 06103;
860-520-2554; fax: 860-520-2503
www.specialtyriskservices.com

Year Founded: 1990.

Parent: The Hartford Financial Services Group Inc.

2004 revenues

Safety consulting revenue	\$.2,200,000

Staff

Total	245
Safety consultants	200
Industrial hygiene consultants	10
ASSE members	200

Clients

Total	.45
Corporate/institutional	.45

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, industrial hygiene, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, fire protection engineering, industrial hygiene laboratory, industrial hygiene research, newsletters, noise research, occupational health research, product liability research, safety manuals, videos.

Branch offices: Brea and Pleasanton, Calif.; Aurora, Ill.; King of Prussia, Pa.; Nashville, Tenn.; Dallas.

Service area: nationwide; Canada, Mexico.

Officers: Joseph Boures, president.

Contact: Tim Howe, vp;

tim.howe@srsconnect.com.

Strategic Safety Associates

P.O. Box 80161,
Portland, Ore. 97280-1161;
503-977-2094; fax: 503-977-3175
www.masteringsafety.com,
www.movesmart.com

Year Founded: 1985.

2004 revenues

Safety consulting revenue	\$.2,150,000

Staff

Total	13
Safety consultants	9
ASSE members	5

Clients

Total	.59
Corporate/institutional	.59

Safety consulting services: ergonomic program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers.

Branch offices: Denver.

Service area: international.

Officers: Robert Pater, managing director; Ron Bowles, director-operations.

Contact: Robert Pater.

W

Worksite International

887 Abrego St.,
Monterey, Calif. 93940;
831-648-8724; fax: 831-648-8330
www.worksiteinternational.com

Year Founded: 1993.

2004 revenues

Safety consulting revenue	\$.213,000

Staff

Total	2
Occupational health consultants	1

Clients

Total	.225
Corporate/institutional	.130

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, expert witness, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, newsletters, occupational health research, safety manuals, videos.

Service area: primarily California; offers services through a network of service providers nationwide.

Contact: Alison Heller-Ono, president/CEO;
alisonh@worksiteinternational.com.

Z

Zeigle Consulting Associates Inc.

N. 495 Arbutus Drive,
Neillsville, Wis. 54456;
715-743-3037; fax: 715-743-3038

Year Founded: 1993.

2004 revenues

Safety consulting revenue	\$.1,000,000

Staff

Total	32
Safety consultants	25

Industrial hygiene consultants	1
ASSE members	12

Clients

Total	.35
Corporate/institutional	.5

Safety consulting services: OSHA and DOT audits, ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, fire protection engineering, industrial hygiene laboratory, industrial hygiene research, newsletters, noise research, occupational health research, product liability research, safety manuals, videos.

Branch offices: Salt Lake City; Burlington, Vt.

Service area: nationwide; Canada, Mexico.

Officers: Stephen J. Zeigle, president; Griselda Zeigle, secretary/treasurer.

Contact: Stephen J. Zeigle.

Zurich Services Corp.

1400 American Lane,
Schaumburg, Ill. 60196;
800-982-5964; fax: 847-605-7736
www.zurichservices.com

Year Founded: 1991.

Parent: Zurich Financial Services Inc.

2004 revenues

Safety consulting revenue	\$.3,000,000

Staff

Total	400
Safety consultants	325
Occupational health consultants	60
Industrial hygiene consultants	15
ASSE members	160

Clients

Total	.250
Corporate/institutional	.250

Safety consulting services: OSHA and DOT audits, benchmarking, ergonomic program assistance, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: OSHA compliance, development of training materials, ergonomic research, fire protection engineering, industrial hygiene research, newsletters, noise research, occupational health research, product liability research, rehabilitation, safety manuals, videos.

Branch offices: Glendale, Sacramento and San Francisco, Calif.; Atlanta; Chicago; Baltimore; New York; Philadelphia; Dallas.

Service area: international.

Officers: David Czartoryski, senior vp; Armand Fernandez, vp-health, safety and environment; Ken Leavelle, vp-operations; Dave Schmitz, vp-property and boiler; Mark Terry, vp-construction.

Contact: Armand Fernandez; 847-605-6766;
armand.fernandez@zurichna.com.

Crisis management consultants

A

All Hands Consulting

10025 Maple Ave.,
Columbia, Md. 21046;
410-730-5677; fax: 410-730-7628
www.allhandsconsulting.com

Crisis consulting services since: 1995.

Crisis management revenues: \$1,200,000.

Staff*

Total 2
Principal consultants 2
U.S. based 100%

Clients

Total 12
U.S. based 100%

Regions served: United States, Canada, Europe.

Crises managed: accounting/financial, business interruption, industrial/transportation accidents, natural disasters, political risk/violence, product tampering/recalls, sabotage/terrorism, workplace violence/labor unrest.

Pre-crisis services: business interruption planning, crisis planning, crisis training/drills, evacuation planning design, facilities safety/security evaluations, media relations/communications, onsite presentations/seminars, political/terrorism risk evaluations, response planning, comprehensive emergency management.

Post-crisis services: business continuation services, emergency response and operations.

Compensation: per project, per hour.

Officers: Wendy Davis, president; Steve Davis, vp/principal consultant; Rick LaValla, principal.

Contact: Steve Davis; steve@allhands.us.

*Over 450 consultants on a retainer basis.

Aon Crisis Management

5 Independence Way,
Princeton, N.J. 08540;
609-720-1027; fax: 609-720 1135
www.aon.com

Parent: Aon Corp.

Crisis consulting services since: 1999.

Staff*

Total 100
U.S. based 50%
Non-U.S. based 50%

Clients*

U.S. based 50%
Non-U.S. based 50%

Regions served: United States, Africa, Asia, Australia/New Zealand, Europe, Latin America, Middle East.

Crises managed: business interruption, natural disasters, political risk/violence, product tampering/recalls, sabotage/terrorism, workplace violence/labor unrest.

Pre-crisis services: business interruption planning, crisis planning, crisis training/drills, facilities safety/security evaluations, onsite presentations/seminars, political/terrorism risk evalua-

tions, response planning, aggression management.

Post-crisis services: business continuation services, media relations/communications.

Subcontracted services: media relations/communication services with Burson Marsteller.

Compensation: annual fee, per project, per hour.

Officers: Bill Harrison, managing director-Aon Crisis Management; Justin Priestley, director-Aon Center for Terrorism and Political Risk; Philip Huntley, director-Aon Crisis Consulting Practice; Christof Bentele, executive director-Aon Europe Crisis Management.

*Estimated

C

Clayton Consultants Inc.

160 N. Elm St.,
Escondido, Calif. 92025;
760-504-0304; fax: 760-504-0308
www.claytonconsultants.com

Crisis consulting services since: 2002.

Crisis management revenues: \$3,000,000.

Staff*

Total 7
Principal consultants 4
U.S. based 55%
Non-U.S. based 45%

Clients**

Total 500
U.S. based 55%
Non-U.S. based 45%

Regions served: United States, Africa, Asia, Australia/New Zealand, Canada, Europe, Latin America, Middle East.

Crises managed: business interruption, political risk/violence, product tampering/recalls, sabotage/terrorism, kidnap, extortion.

Pre-crisis services: business interruption planning, crisis planning, crisis training/drills, employee screening, evacuation planning design, media relations/communications, onsite presentations/seminars, political/terrorism risk evaluations, response planning.

Post-crisis services: business continuation services, media relations/communications.

Compensation: annual fee, per project.

Officers: Tom Clayton, chairman; Jack Cloonan, president; Mike Clayton, vp-consulting services; Stanton Nielsen, vp-business operations; Ric Parlade, vp-sales.

*21 consultants on a retainer basis. **Estimated.

Cone Inc.

855 Boylston St.,
Boston, Mass. 02116;
617-227-2111; fax: 617-523-3955
www.coneinc.com

Parent: Omnicom Group Inc.

Crisis consulting services since: 1985.

Crisis management revenues: \$400,000.

Staff

Total 8
Principal consultants 2
Consultants 6
U.S. based 100%

Clients

Total 10
U.S. based 90%
Non-U.S. based 10%

Regions served: United States, Canada.

Crises managed: accounting/financial, cyber-risk, industrial/transportation accidents, litigation/regulation, natural disasters, product tampering/recalls, sabotage/terrorism, workplace violence/labor unrest, consumer and retail, reputation.

Pre-crisis services: crisis planning, crisis training/drills, facilities safety/security evaluations, media relations/communications, onsite presentations/seminars, response planning, customer service management, Internet crisis tools.

Subcontracted services: safety/security services with The Mershimer Group.

Post-crisis services: media relations/communications, reputation management strategies.

Compensation: per project, per hour.

Officers: Jens Bang, president/COO; Mike Lawrence, executive vp-issues and crisis management; Jennifer Sheehy, vp-issues and crisis management.

Contact: Mike Lawrence, 617-939-8328, mlawrence@coneinc.com; Jennifer Sheehy, 617-939-8334, jsheehy@coneinc.com.

Control Risks Group L.L.C.

600 K St. N.W., Suite 450,
Washington, D.C. 20006;
202-449-3330; fax: 202-449-3325
www.crg.com

Parent: Control Risks Group Ltd.

Crisis consulting services since: 1975.

Crisis management revenues: \$100,000,000.

Staff

Total 400
Principal consultants 100
Consultants 300
U.S. based 10%
Non-U.S. based 90%

Clients*

Total 5,000

Regions served: United States, Africa, Asia, Australia/New Zealand, Canada, Europe, Latin America, Middle East.

Crises managed: accounting/financial, business interruption, cyber-risk, industrial/transportation accidents, litigation/regulation, natural disasters, political risk/violence, product tampering/recalls, sabotage/terrorism, workplace violence/labor unrest.

Pre-crisis services: business interruption planning, crisis planning, crisis training/drills,

Continued on next page

Continued from previous page
employee screening, evacuation planning design, facilities safety/security evaluations, media relations/communications, onsite presentations/seminars, political/terrorism risk evaluations, response planning.

Post-crisis services: business continuation services, post-crisis support.

Compensation: annual fee, per project.

Officers: Richard Fenning, CEO-Control Risks Group Ltd.; Andreas Carleton-Smith, CEO-Control Risks L.L.C.; Boris Kruijsen, regional director-Latin America.

Contact: crwashington@control-risks.com.

*Estimated.

Crisis Intervention Worldwide

NBC Tower,
455 Cityfront Plaza Drive
Chicago, Ill. 60611;
800-851-1714; fax: 312-595-3125

Parent: ComPsych Corp.

Crisis consulting services since: 1999.

Crisis management revenues: \$4,200,000.

Staff

Total	14
Principal consultants	3
Consultants	11
U.S. based	96%
Non-U.S. based	4%

Clients

Total	570
U.S. based	96%
Non-U.S. based	4%

Regions served: United States, Asia, Australia/New Zealand, Canada, Europe, Latin America, Middle East.

Crises managed: natural disasters, political risk/violence, sabotage/terrorism, workplace violence/labor unrest.

Pre-crisis services: catastrophe modeling, crisis planning, crisis training/drills, employee

screening, evacuation planning/design, facilities safety/security evaluations, media relations/communications, onsite presentations/seminars, political/terrorism risk evaluations, response planning.

Post-crisis services: business continuation services, media relations/communications.

Compensation: annual fee, per project, per hour.

Officers: Dr. Richard A. Chaifetz, CEO.

Contact: Mike Garfield, senior vp; 800-851-1714.

D

Disaster Management Inc.

1531 S.E. Sunshine Ave.,
Port Saint Lucie, Fla. 34952;
772-335-9750; fax: 772-335-9739
www.disastermgt.com

Crisis consulting services since: 1993.

Crisis management revenues: \$125,000.

Staff

Total	1
Principal consultants	1
U.S. based	100%

Clients

Total	50
U.S. based	94%
Non-U.S. based	6%

Regions served: United States, Canada.

Crises managed: business interruption, natural disasters.

Pre-crisis services: business interruption planning, crisis training/drills, evacuation planning design, facilities safety/security evaluations, onsite presentations/seminars, response planning, business impact analysis, continuity of operations.

Subcontracted services: facility safety services with Crisis Management Solutions.

Post-crisis services: business continuation services.

Compensation: per project, per hour.

Contact: Douglas M. Henderson, president; doug@disastermgt.com.

E

ESN Consulting L.L.C.

103 Danner Court,
Cary, N.C. 27511-4867;
919-467-5600; fax: 919-468-0001

Crisis consulting services since: 2003.

Staff

Total	5
Principal consultants	3
U.S. based	100%

Clients

Total	5
U.S. based	100%

Regions served: United States, Canada, Europe, Latin America.

Crises managed: business interruption, natural disasters, political risk/violence, product tampering/recalls, sabotage/terrorism, workplace violence/labor unrest.

Pre-crisis services: business interruption planning, crisis planning, crisis training/drills, facilities safety/security evaluations, media relations/communications, onsite presentations/seminars, political/terrorism risk evaluations, response planning.

Post-crisis services: business continuation services, media relations/communications.

Compensation: per project, per hour.

Contact: Ellis S. Nelson, president; nelsone@nc.rr.com.

K

Kroll Inc.

900 Third Ave.,
New York, N.Y. 10022;
212-593-1000; fax: 212-593-2631
www.krollworldwide.com

Parent: Marsh & McLennan Cos. Inc.

Crisis consulting services since: 1972.

Crisis management revenues: \$750,000,000.

Staff

Total	4,100
U.S. based	75%
Non-U.S. based	25%

Clients

Total	10,000

Regions served: United States, Africa, Asia, Australia/New Zealand, Canada, Europe, Latin America, Middle East.

Crises managed: accounting/financial, business interruption, cyberrisk, industrial/transportation accidents, litigation/regulation, natural disasters, political risk/violence, product tampering/recalls, sabotage/terrorism, workplace violence/labor

Continued on next page

Directory explanation box

The *Business Insurance* Directory of Crisis Management Consultants lists companies that provide crisis management services on a direct, unbundled basis. *BI* describe crisis management as providing services in areas, including potential risk from natural disasters, terrorism and political risk, business interruption, workplace violence including labor stoppage litigation and product tampering or recall.

Each listing begins with the company's name, address, telephone number, fax number and Web site. The year crisis management services began and parent company, if any, are listed next.

Information on 2004 gross revenues, 2004 crisis management revenues is provided next. Information on staff at year-end 2004, including the number of professionals assigned to crisis management services, and the percentage of U.S. and

non-U.S. staff is also provided. Also listed are the number of crisis management clients and the percentage of U.S. and non-U.S. clients.

Services that the company provides are listed for both pre-crisis and after-crisis and the name of companies in which they subcontract for services with. Listed next, are the regions served, as well as how they receive payment for services. Names and titles of principal officers follow, and each listing concludes with a contact person for readers who want additional information.

BI publishes the directory as an editorial service; there is no charge to be included. Listings are based on each company's response to a questionnaire. Although every effort is made to provide complete and accurate information, *BI* is unable to verify all information received.

Continued from previous page

unrest, bankruptcy, data loss, fraud, kidnapping.
Pre-crisis services: business interruption planning, catastrophe modeling, crisis planning, crisis training/drills, employee screening, evacuation planning design, facilities safety/security evaluations, media relations/communications, onsite presentations/seminars, political/terrorism risk evaluations, response planning, vendor and partner due diligence, travel safety training.

Subcontracted services: media relations/communications services with various public relations firms.

Post-crisis services: business continuation services, media relations/communications, data recovery, financial restructuring, investigations, real-time crisis management.

Subcontracted services: media relations/communications services with various public relations firms.

Compensation: annual fee, per project, per hour.

Officers: Simon Freakley, CEO; Tony Brierley, COO; Sabrina Perel, executive vp/general counsel.

Contact: Jordan Rizzuto, manager-business development; 212-833-3379; jrizzuto@krollworldwide.com.

Business Insurance's 2005 directories are available as searchable databases in the directory area of www.businessinsurance.com

S

Specialty Risk Management Inc.

8015 Bronco Lane, Suite 200,
 Lago Vista, Texas 78645;
 800-328-7761; fax: 512-328-2486
www.callsrm.com

Crisis consulting services since: 1992.

Crisis management revenues: \$1,200,000.

Staff

Total	8
Principal consultants	1
Consultants	7
U.S. based	100%

Clients

Total	230
U.S. based	100%

Regions served: United States.

Crises managed: business interruption, litigation/regulation, product tampering/recalls, workplace violence/labor unrest.

Pre-crisis services: business interruption planning, crisis planning, crisis training/drills, media relations/communications, onsite presentations/seminars, response planning, defense tools, employment practices, EPL investigations, foodborne illness, general hotline services, litigation defense tools, 24 hour

crisis management.

Post-crisis services: business continuation services, media relations/communications.

Compensation: per hour.

Contact: Pamela J. Ritz, president; riskmanagers@callsrm.com.

W

Willis

7 Hanover Square,
 New York, N.Y. 10038;
 800-862-1441; fax: 973-410-4600
www.willis.com

Parent: Willis Group Holdings Ltd.

Crisis consulting services since: 1990.

Crisis management revenues: \$500,000.

Staff

Total	22
Principal consultants	6
Consultants	22
U.S. based	50%
Non-U.S. based	50%

Clients

Total	17
U.S. based	70%
Non-U.S. based	30%

Regions served: United States, Africa, Asia, Australia/New Zealand, Canada, Europe, Latin America, Middle East.

Crises managed: business interruption, natural disasters.

Pre-crisis services: business interruption planning, catastrophe modeling, crisis planning, crisis training/drills, evacuation planning design, facilities safety/security evaluations, media relations/communications, onsite presentations/seminars, political/terrorism risk evaluations, response planning.

Subcontracted services: with Risk Solutions International.

Post-crisis services: business continuation services, media relations/communications.

Subcontracted services: with Risk Solutions International.

Compensation: per project, per hour.

Officers: Joe Plumeri, chairman/CEO; Richard Bucknall, vice chairman/COO; Tom Colraine, vice chairman/CFO.

Contact: Joe Stavish, North America engineering practice leader; joe.stavish@willis.com.

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Risk management information systems

A

Advisen Ltd.

355 Lexington Ave.,
New York, N.Y. 10017;
212-897-4800; fax: 212-972-3999
www.advisen.com

Risk management systems since: 2001.

■ Advisen

System type: risk analyst.

System requirements: Windows.

Online system.

First installation: 2001.

Claims/coverage managed: auto, general liability, property, workers compensation, management liability, medical malpractice.

Features: charting/graphing, exposure analysis, loss development, loss forecasting, policy tracking, risk analysis.

Other features: historical trend tracking, limit and retention, market news and analysis, online benchmarking, policy form comparison, program charts for all lines of coverage.

User support: onsite training, telephone assistance, user groups/meetings.

Other support: online support.

Branch offices: Chicago.

Officers: Thomas P. Ruggieri, CEO; David K. Bradford, chief knowledge officer; Jeffrey M. Cohen, COO.

Contact: Jeffrey M. Cohen; 212-897-4820; jcohen@advisen.com.

American International Cos.

400 Interpace Parkway, Building A,
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 type: risk analyst, claim monitoring.

System requirements: Windows.

Online system.

Customization optional.

First installation: 1994.

Claims/coverage managed: auto, general liability, property, workers compensation, nonoccupational disability, international casualty.

Features: OSHA recordkeeping/reporting, allocation of premiums, charting/graphing, claims administration, diary, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, report generation, reserve tracking, risk analysis, safety and loss control.

Other features: functions for proactive risk analysis and participation in cost reduction strategies.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: Monday to Friday, 8 a.m.-8 p.m.

Other support: online support.

Staff

Total 59
Professionals 53

Branch offices: Los Angeles, San Francisco and Santa Ana, Calif.; Atlanta; Chicago; New York; Philadelphia; Dallas; London; Frankfurt, Germany.

Officers: Steven Iler, president; Peter Beyda, chief information officer-DBG claims; Alan Louison, vp/senior information officer-Intel-Risk e-Services/RMIS.

Contact: RMIS Help Center; rmishc@aig.com.

American Technical Services Inc.

180 Alternate 19 N.,
Palm Harbor, Fla. 34683;
800-893-1944; fax: 727-431-0150
www.atrsmis.com

Risk management systems since: 1987.

■ ATS/RMIS

System type: claims management, risk analyst, case management, disability, group health administration.

Average installed price: \$80,000.

System requirements: Windows, Oracle, SQL server.

Online system.

Customization optional.

First installation: 1987.

Claims/coverage managed: auto, general liability, property, workers compensation, cargo, group health, medical malpractice, title, U.S. Longshore and Harbors Workers Compensation Act.

Features: OSHA recordkeeping/reporting, allocation of premiums, certificate issuance, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: bill review, case management, pre-certification, Public Entity Risk Institute data integration.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 8 a.m. to 8 p.m. Eastern Time.

Branch offices: Hayward, Calif.

Officers: Cheryl Wing, CEO; Craig Zivolich, vp.

Contact: Jessica Williams, sales representative; jwilliams@atrsmis.com; sales@atrsmis.com.

Aon-Global eSolutions Group

200 E. Randolph St.,
Chicago, Ill. 60601;
877-755-7475; fax: 847-953-2633
www.aonriskconsole.com

Risk management systems since: 1978.

Parent: Aon Corp.

■ RiskConsole

System type: risk analyst.

Average installed price: \$75,000.

System requirements: Windows.

Online system.

Customization optional.

First installation: 1995.

Total installations: 33,500; 1,500 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, logistics.

Features: OSHA recordkeeping/reporting, allocation of premiums, certificate tracking, charting/graphing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis.

Other features: claims, litigation, fleet, property, incident reporting, exposures, casualty risk control.

User support: onsite training, user groups/meetings.

Telephone support hours: 7 a.m. to 7 p.m. Eastern Time.

Other support: training sessions.

Staff

Total 125
Professionals 125

Clients

Total 254
Clients in corporate risk management departments 254

Branch offices: Atlanta and Marietta, Ga.; Glenview, Ill.; Charlotte, N.C.; New York; Philadelphia; Dallas; Sydney, Australia; Toronto; London; Rotterdam, Netherlands.

2004 revenues

Total\$10,400,000
Revenues from risk management information systems\$7,700,000
Software 50%
Services 50%

Officers: Mark Stephens, managing director-Americas; Ed Monchen, managing director-international; Scott Saffran, COO.

Contact: info@aonriskconsole.com.

@Global Inc.

P.O. Box 8439,
Breckenridge, Colo. 80424;
970-453-6477; fax: 970-453-4567
www.atglobal.com

Risk management systems since: 1996.

■ Allegro

System type: claims management.

Average installed price: \$2,500 per user per

Continued on next page

B/RANKS

Risk management information systems*

Ranked by the number of installations in corporate risk management departments**

Rank	Company/System name/Address	Phone/Fax/Web site	2004 number of installations	Price	First installation	Principal officer
1	CS STARS CS STARS 500 W. Monroe St., Chicago, Ill. 60661-3630	312-627-6000 Fax: 312-627-6590 www.csstars.com	18,400	N/A	1967	Robert G. Petrie III, Jeffrey R. Markowitz, Patrick J. O'Neill, Johnny Mize, managing directors
2	Computer Sciences Corp. RISKMASTER 200 W. Cesar Chavez, Austin, Texas 78701	800-345-7672 Fax: 248-372-3050 www.csc-fs.com	7,800	N/A	1982	Van B. Honeycutt, chairman/CEO
3	Risk Sciences Group Inc. Sigma Encore Suite 1900 E. Golf Road, Suite 700, Schaumburg, Ill. 60173	800-619-0224 Fax: 847-619-3079 www.risksciencesgroup.com	4,562	\$35,000 set-up fee and \$45,230 annual support fee.	1978	Kenneth C. Ancona, vp/managing director
4	INFORM Applications Inc. INFORM 888 Veterans Memorial Highway, Hauppauge, N.Y. 11788	631-851-0222 Fax: 631-851-1769 www.informapplications.com	1,880	\$20,000 to \$500,000	1985	Alan R. Josefsek, president
5	Aon-Global eSolutions Group RiskConsole 200 E. Randolph St., Chicago, Ill. 60601	877-755-7475 Fax: 847-953-2633 www.aonriskconsole.com	1,500	\$75,000	1995	Mark Stephens, managing director-Americas; Ed Monchen, managing director-international
6	Valley Oak Systems Inc. IVOS Claims Management Software 5000 Executive Parkway, Suite 340, San Ramon, Calif. 94583	925-242-4600 Fax: 925-901-1020 www.valleyoak.com	1,350	N/A	1994	Randy Wheeler, CEO
7	Insurity Inc. claimsDecisions 170 Huyshope Ave., Hartford, Conn. 06106	860-616-7721 Fax: 860-616-7474 www.insurity.com	700	N/A	1988	Tony Reisz, president
8	Risk Technologies Inc. RiskVision 2363 Highway 287 N., Suite 100, Mansfield, Texas 76063	817-477-2197 Fax: 817-478-2044 www.riskvision.com	520	\$25,000 to \$250,000	1998	Chuck Allen, president
9	Effisoft USA Webrisk 266 Beacon St., Boston, Mass. 02116	617-437-9600 Fax: 617-437-9601 www.effisoft.com	350	\$50,000 to \$100,000	1989	Will Warren, president
10	Blackburn Group Inc. RiskPro P.O. Box 52, Penfield, N.Y. 14526	585-586-4530 Fax: 585-586-7479 www.blackburngroup.com	300	\$995 to \$24,995	1985	Robert J. Blackburn, managing principal

* Systems offered on an unbundled basis. **Licensed users. NA=Not available

Visit www.businessinsurance.com for more information and access to the full searchable Directory of Risk Management Information Systems.

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Moving at the *speed* of opportunity.

Continued from previous page
year.

Online system.

Customization optional.

First installation: 1998.

Claims/coverage managed: auto, general liability, property, workers compensation, disability.

Features: OSHA recordkeeping/reporting, check processing/writing, claims administration, diary, first report of injury, incident reporting, litigation management, loss trending, policy tracking, report generation, reserve tracking, safety and loss control.

Other features: Web-based first notice of injury submission, Web-based management reporting, EDI utilities, integrated medical bill review, medical case management, user configurable business rules, utilization review.

User support: onsite training, telephone assistance, user groups/meetings.

Other support: online support.

■ **webMBR**

System type: medical bill review.

Average installed price: \$1.25 per medical bill.

First installation: 2002.

Claims/coverage managed: auto, workers compensation.

Other features: Medical Bill Review features integrate with Allegro claim management system, management reporting, multiple PPO network options, customary and reasonable rates, pharmacy review, state fee schedules and rules.

User support: onsite training, telephone assistance, user groups/meetings.

Other support: online support.

■ **webALLEGRO**

System type: claims management, case management, medical bill review, utilization review.

Average installed price: \$3,700 per user per

year.

Other requirements: ASP model.

First installation: 2000.

Claims/coverage managed: auto, general liability, property, workers compensation, disability.

Features: OSHA recordkeeping/reporting, check processing/writing, claims administration, diary, first report of injury, incident reporting, litigation management, loss trending, policy tracking, report generation, reserve tracking, safety and loss control.

Other features: Web-based first notice of injury, Web-based management reporting, EDI utilities, integrated medical bill review, medical case management, user configurable business rules, utilization review.

User support: onsite training, telephone assistance, user groups/meetings.

Other support: online support.

Branch offices: Denver; Fort Lauderdale, Fla.; Dallas.

Officers: Steve Graham, president/chief technology officer; Kirk Gillis, COO.

Contact: Kirk Gillis; 800-419-4449, ext. 11; info@atglobal.com.

B

Blackburn Group Inc.

P.O. Box 52,
Penfield, N.Y. 14526;
585-586-4530; fax: 585-586-7479
www.blackburngroup.com

Risk management systems since: 1985.

■ **RiskPro**

System type: claims management, risk analyst, loss control, underwriting.

Average installed price: \$995 to \$24,995.

System requirements: Windows, Internet browser, mainframe.

Mainframe specify: virtual private network.

Customization optional.

First installation: 1985.

Total installations: 375; 300 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, energy, multiline specialty, real estate, utility.

Features: OSHA recordkeeping/reporting, allocation of premiums, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, quotation data fact sheet coverage, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: theft of service, utility line damage, accounting interfaces, actuarial interfaces, audit interfaces, data conversion, HR interfaces, image management, import and export modules and services, premium allocation.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 24 hours a day, 7 days a week.

Staff

Total	8
Professionals	4

Clients

Total	375
Clients in corporate risk management departments	300
New systems sold	5

2004 revenues

Total	\$1,000,000
Revenues from risk management information systems	\$1,000,000
Hardware	10%
Software	45%
Services	45%

Contact: Robert J. Blackburn, managing principal.

Brightwork Inc.

3759 N. Ravenswood, Suite 225,
Chicago, Ill. 60613;
773-529-1100; fax: 630-604-9729
www.brightworkinc.com,
www.aboutalyce.com

Risk management systems since: 2003.

■ **Alyce Claims Management System**

System type: claims management.

System requirements: Windows.

First installation: 2003.

Total installations: 60; 20 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation.

Features: charting/graphing, check processing/writing, claims administration, diary, first report of injury, incident reporting, litigation

Directory explanation box

The *Business Insurance* Directory of Risk Management Information Systems lists companies that produce and supply proprietary software products to corporations in response to their risk management needs.

Directory listings are based on each company's response to a *BI* questionnaire. The directory is published as an editorial service; there is no charge for companies to be listed.

The listings are organized by company. Each begins with the company's address, phone and fax numbers and Web site address, if provided. Also included is the organization's parent company.

Information on specific software products follows. Included are the type of system, average completely installed price, operating system and hardware system requirements, whether the product is an online system and whether customization is available. The year of each product's first

installation, the total number of installations (licensed users) and the total number of installations (licensed users) in corporate risk management departments are also provided. Listed next are the types of claims/coverages managed and product features.

The number of employees devoted to risk management information systems is noted under staff. The clients section details the total number of risk management system clients in 2004, the number of those clients in risk management departments and the number of new clients who purchased systems in 2004. Also listed are the company's gross revenues for 2004 and names and titles of principal officers. The name of contact person completes each listing.

Every attempt is made to publish complete and accurate listings; however, *BI* is unable to verify all information supplied.

Continued on next page

Continued from previous page
management, policy tracking, report generation, reserve tracking.

Other features: medical bill repricing, 1099 form generation, deductible tracking, flexible workflow, imaging, letters generation, month-end reports, notes, state form generation.

Optional features: ASP model, claim entry, medical bill repricing.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 24 hours a day, 7 days a week.

Other support: e-mail, remote access.

Clients

Total 10

Clients in corporate risk management departments 3

2004 revenues

Software 50%

Services 50%

Officers: Ted Luekens, president/CEO.

Contact: Ryan Latko, director-sales and marketing, 773-529-1100, ext. 117.

C

Cantor & Co.

9100 Wilshire Blvd., Suite 445 E.,
Beverly Hills, Calif. 90212;
310-859-7277; fax: 310-859-7415
www.cantorandco.com,
www.riskmapsoftware.com

Risk management systems since: 1982.

■ MQMS Plus Risk Management

System type: claims management.

Average installed price: \$12,500 to \$25,000.

System requirements: Windows.

Online system.

Customization optional.

First installation: 1991.

Total installations: 40; 25 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, professional liability.

Features: OSHA recordkeeping/reporting, diary, first report of injury, incident reporting, litigation management, report generation, reserve tracking.

Other features: custom reporting and graphics, criteria, forms.

Optional features: interfaces with other systems.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: Monday to Friday, 9 a.m. to 5 p.m. Pacific Time.

Other support: Web conference real-time support.

Staff

Total 6

Professionals 3

Clients

Total 60

Clients in corporate risk management departments 25

New systems sold 3

■ Riskmap

System type: risk analyst.

Average installed price: \$5,000 to \$8,500.

System requirements: Windows.

Other requirements: Excel.

Customization optional.

First installation: 1990.

Total installations: 25; 15 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, medical malpractice, professional liability.

Features: exposure analysis, loss development, loss forecasting, loss trending, risk analysis, self insurance comparisons and analysis.

Other features: analysis of loss development, loss forecasting and risk financing.

User support: onsite training, telephone assistance.

Telephone support hours: Monday to Friday, 9 a.m. to 5 p.m. Pacific Time.

Other support: Web conference real-time support.

Staff

Total 6

Professionals 3

Clients

Total 25

Clients in corporate risk management departments 15

Officers: Alan Cantor, president; Judith Szarka, vp.

Contact: Alan Cantor.

Chubb Corp.

202 Hall's Mill Road, P.O. Box 1650,
Whitehouse Station, N.J. 08889-1650;
800-715-7475; fax: 908-572-4380
www.chubb.com

Risk management systems since: 1994.

■ Chubb RMIS Suite of Products

System type: risk analyst.

Average installed price: up to \$22,000.

System requirements: Windows, Internet browser.

First installation: 1994.

Total installations: 6,297; 3,000 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, boiler and machine, inland marine, ocean cargo.

Features: charting/graphing, diary, exposure analysis, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control.

Other features: alerts and triggers, data mining, customized location/corporate structures, deductible reimbursement tracking, location and STAR field maintenance facilities, split security access within account, subscribed scheduled reports.

Optional features: data conversion and consolidation services.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: Monday to Friday,

8:30 a.m. to 5 p.m. Eastern Time.

Other support: Webcasting, refresher training, tool customization.

Staff

Total 20

Professionals 20

Clients

Total 6,024

Clients in corporate risk management departments 3,000

New systems sold 439

Branch offices: 61 offices nationwide, Canada and Puerto Rico.

Officers: Michele Fincher, senior vp-worldwide risk management; Craig Padover, assistant vp-large account services; Richard Kaiser, assistant vp-business services manager.

Contact: RMIS support;

rmi-support@chubb.com.

Computer Sciences Corp.

200 W. Cesar Chavez
Austin, Texas 78701
800-345-7672; fax: 248-372-3050
www.csc-fs.com

Risk management systems since: 1974.

■ RISKMASTER

System type: claims management, risk analyst.

System requirements: Windows.

Online system.

Customization optional.

First installation: 1982.

Total installations: 9,600; 7,800 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation.

Features: allocation of premiums, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: bill review, bodily injury evaluation, fault evaluation, fraud evaluation, legal matter management, medical case management, policy administration, short- and long-term disability.

User support: onsite training, telephone assistance, user groups/meetings.

Other support: online support.

Staff

Total 200

Professionals 200

Clients

Total 530

Clients in corporate risk management departments 25

New systems sold 30

Branch offices: Southfield, Mich.; Jackson, Miss.; Philadelphia; Columbia, S.C.

2004 revenues

Total\$13,900,000,000

Continued on next page

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Officers: Van B. Honeycutt, chairman/CEO; James D. Cook, president-financial services; Raymond August, president-property/casualty division.

CS STARS

500 W. Monroe St.,
Chicago, Ill. 60661-3630;
312-627-6000; fax: 312-627-6590
www.csstars.com

Risk management systems since: 1967.

Parent: Marsh & McLennan Cos. Inc.

■ CS STARS

System type: claims management, other, risk analyst, auditing, compliance.

System requirements: Windows.

Online system.

Customization optional.

First installation: 1967.

Total installations: 20,500; 18,400 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, aviation, business interruption, cargo, D&O, educators legal liability, E&O, employment practice liability, employers liability, hospital professional liability, incident tracking, marine, medical malpractice liability, product liability.

Features: OSHA recordkeeping/reporting, allocation of premiums, certificate issuance, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: absence management; client specific customization; compliance auditing; fleet management; mass tort claims management; matter management; policy management; property value and loss control data collection; recommendation management; system integration; 1099 reporting; actuarial analysis; adjuster change utility; accounts payable interface; audit trail; auto reserve setting customer; specific interfaces; data import and export utilities; data conversion services; data updates from TPAs, insurance companies and other data sources; document management; e-mail and correspondence generation; employee data import; indemnity benefits calculator; HR interface; lost time tracking; medical bill review interfaces; object linking/embedding; premium allocations; scanning functionality; statistical reporting; third-party interfaces; third-party outsourcing solutions; Web-based hosting services; workflow management and automation.

Optional features: absence management, client specific customization, compliance auditing, fleet management, mass tort claims management, matter management, policy management, property value and loss control data collection, recommendation management, system integration.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 15 hours per day.

Other support: STARS ASP support is available 24 hours a day, 7 days a week.

Staff

Total 725

Professionals 691

Clients

Total 1,012

Clients in corporate risk management

departments 1,012

New systems sold 170

Branch offices: 20 offices worldwide.

Officers: Robert G. Petrie III, Jeffrey R.

Markowitz, Patrick J. O'Neill, Johnny Mize, managing directors.

Contact: William Diaz, corporate solutions sales manager; 312-627-6809.

D

Delphi Technology Inc.

125 Summer St., 19th Floor,
Boston, Mass. 02110;
617-259-1200; fax: 617-778-2296
www.delphi-tech.com

Risk management systems since: 1990.

■ Incident Reporting System

System type: claims management, online incident reporting.

System requirements: Internet browser.

Online system.

Customization optional.

First installation: 2002.

Total installations: 4; 6 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, professional liability.

Features: OSHA recordkeeping/reporting, allocation of premiums, certificate issuance, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, quotation data fact sheet coverage, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: advanced workflow, claims management, data warehouse, imaging, financial management, incident reporting, policy management, reinsurance, risk management.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 8 a.m. to 8 p.m. Eastern Time.

Other support: e-mail; online issue tracking with reports.

Staff

Total 130

Professionals 80

Clients

Total 30

Clients in corporate risk management

departments 6

New systems sold 12

■ OASIS Claims Management

System type: claims management, other, risk analyst, reinsurance management.

System requirements: Windows, Internet browser.

Online system.

Customization optional.

First installation: 1996.

Total installations: 30; 6 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, professional liability.

Features: OSHA recordkeeping/reporting, allocation of premiums, certificate issuance, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: advanced workflow, claims management, data warehouse, imaging, financial management, incident reporting, policy management, reinsurance, risk analysis management, risk management.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 8 a.m. to 8 p.m. Eastern Time.

Other support: email, online issues tracking database.

Staff

Total 130

Professionals 85

Clients

Total 30

Clients in corporate risk management

departments 6

New systems sold 12

■ Risk Analysis Management System (RAMS)

System type: risk analyst.

System requirements: Internet browser.

Online system.

Customization optional.

First installation: 1996.

Total installations: 18; 6 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, professional liability.

Features: allocation of premiums, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss

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trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: advanced workflow, claims management, data warehouse, financial management, imaging, incident reporting, policy management, reinsurance, risk management.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 8 a.m. to 8 p.m. Eastern Time.

Other support: e-mail support; online issues tracking database.

Staff

Total 130

Professionals 85

Clients

Total 30

Clients in corporate risk management

departments 6

New systems sold 12

Branch offices: San Diego; New Brunswick, N.J.; Shanghai, China.

Officers: Sam Fang, president; Michael Mancinelli, vp-finance; Al Schutte, vp-product management.

Contact: Karen Vazquez, marketing communications specialist; 617-259-1225.

E

ESIS Inc.

1601 Chestnut St.,
Philadelphia, Pa. 19103;
215-640-1056; fax: 215-640-5556
www.esis.com

Risk management systems since: 1982.

Parent: ACE USA.

■ **Global RiskAdvantage**

System type: risk analyst.

Average installed price: \$5,000 to \$10,000.

System requirements: Windows, Macintosh, Internet browser.

Online system.

Customization optional.

First installation: 1998.

Total installations: 6,200; 4,600 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, international auto and liability.

Features: charting/graphing, diary, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, report generation, reserve tracking, risk analysis, safety and loss control.

Other features: claim alerts, client dashboard,

daily claim updates, disability claims, real-time access to claim adjuster notes, report scheduler, including short- and long-term risk manager's portal.

Optional features: custom reporting, e-risk manager, OSHA reporting, online Web training.

User support: onsite training, telephone assistance, user groups/meetings.

Other support: Web-enabled training.

Staff

Total 17

Professionals 17

Clients

Total 850

Clients in corporate risk management

departments 540

New systems sold 40

Branch offices: Los Angeles; San Francisco; Wilmington, Del.; Atlanta; Chicago; Kansas City, Kan.; Boston; New York; Portland, Ore; Dallas; Houston.

2004 revenues

Total\$308,000,000

Revenues from risk management information

systems\$13,000,000

Software 80%

Services 20%

Officers: Ed Troy, president; David Patterson, executive vp-claims and account services; Alan Mansfield, senior vp-finance.

Continued on next page



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E-mail: info@informapplications.com

www.informapplications.com

Continued from previous page

Contact: Mark F. Pompei, ESIS RMIS national sales and marketing director; 215-640-1959; mark.pompei@esis.com.

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 type: claims management, other, risk analyst, exposure collection and warehousing, risk management portal.

Average installed price: \$50,000 to \$100,000.

System requirements: Windows, Internet browser.

Online system.

Customization optional.

First installation: 1989.

Total installations: 1,200; 350 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, EPL, products, professional, managed care.

Features: allocation of premiums, certificate issuance, certificate tracking, charting/graphing, claims administration, diary, exposure analysis, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, property appraisal, quotation data fact sheet coverage, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis.

Other features: cost allocation modeling; multicurrency; multilingual; risk evaluation including probability, severity, financial and nonfinancial; threats identification.

Optional features: Custom data push routines triggered by specific events and delivered within or independently of Webrisk; custom interfaces; integration of data from legacy systems and other systems such as fixed assets, human resources and legal.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 3 a.m. to 5 p.m. Eastern Time.

Other support: account manager, e-mail, Web site.

Staff

Total 60

Professionals 57

Clients

Total 250

Clients in corporate risk management

departments 70

New systems sold 5

Branch offices: London, Paris.

2004 revenues

Total\$7,500,000

Contact: Will Warren, president; 617-437-9600, ext. 23; will@effisoft.com.

G

Gallagher Bassett Services Inc.

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

Risk management systems since: 1983.

Parent: Arthur J. Gallagher & Co.

■ RISX-FACS

System type: claims management, risk analyst.

System requirements: Windows.

Online system.

Customization optional.

First installation: 1983.

Total installations: 9,869; 9,818 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation.

Features: OSHA recordkeeping/reporting, check processing/writing, claims administration, diary, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, report generation, reserve tracking, safety and loss control.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 24 hours a day, 7 days a week.

Staff

Total 115

Professionals 112

Clients

Total 2,438

Clients in corporate risk management

departments 2,260

New systems sold 2,212

2004 revenues

Total\$345,000,000

Software 100%

Officers: Rich McKenna, president; Emil Bravo, Wally Gawaluch, executive vps.

Contact: Colleen Saurbier, assistant vp-marketing services; 630-285-4019;

colleen_saurbier@gbtpa.com.

GenSource

25572 Ave. Stanford,
Valencia, Calif. 91355;
877-268-8929; fax: 661-294-1300
www.gensourcecorp.com

Risk management systems since: 1977.

Parent: StrataCare Inc.

■ GenIRIS

System type: claims management, other, risk analyst, permanent disability rating.

System requirements: Windows, IBM, RISC System, AIX.

Customization optional.

Total installations: 673.

Claims/coverage managed: general liability, property, workers compensation, casualty, disability, nonoccupational disability.

Features: check processing/writing, claims

administration, diary, first report of injury, incident reporting, litigation management, report generation, risk analysis, workers compensation experience rate modification.

Other features: imaging archival and retrieval.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: Monday to Friday, 8 a.m. to 5 p.m. Pacific Time.

Staff

Total 60

Professionals 30

Clients

Total 511

Officers: Eric Hoffberg, president; Greg Fisher, COO; John Carolan, vp-sales.

INFORM Applications Inc.

888 Veterans Memorial Highway,
Hauppauge, N.Y. 11788;
631-851-0222; fax: 631-851-1769
www.informapplications.com

Risk management systems since: 1980.

Parent: Information Builders Inc.

■ INFORM

System type: claims management, risk analyst.

Average installed price: \$20,000 to \$500,000.

System requirements: Windows, Internet browser.

Online system.

Customization optional.

First installation: 1985.

Total installations: 1,880; 1,880 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, crime.

Features: OSHA recordkeeping/reporting, allocation of premiums, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis.

Other features: drill down analysis, incurred but not reported, large loss reports, loss runs, loss stratification, safety report analysis, triangulations.

Optional features: crime intake, e-mail report bursting, OSHA report and intake data consolidation.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: Monday to Friday, 9 a.m. to 5 p.m. Eastern Time.

Staff

Total 25

Professionals 23

Clients

Total 25

Clients in corporate risk management

departments 25

Continued on next page

Continued from previous page

New systems sold 8

Branch offices: Piscataway, N.J.; Memphis, Tenn.; Flower Mound, Texas.

Officers: Alan R. Josefsek, president; Harry Lerner, secretary.

Contact: Alan R. Josefsek; 631-851-0222, ext. 11.

Insurity Inc.

170 Huyshope Ave.,
Hartford, Conn. 06106;
860-616-7721; fax: 860-616-7474
www.insurity.com.

Risk management systems since: 1988.

Parent: ChoicePoint Inc.

■ claimsDecisions

System type: claims management, risk analyst, claims administration, compliance management, policy administration, regulatory reporting, reinsurance.

System requirements: Windows, Internet browser.

Online system.

Customization optional.

First installation: 1988.

Total installations: 30,000; 700 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, disability, homeowners, life, marine, package.

Features: OSHA recordkeeping/reporting, allocation of premiums, certificate issuance, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, property appraisal, quotation data fact sheet coverage, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: expansion modules, litigation management, medical bill review, medical case management.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 8 a.m. to 6 p.m. Eastern Time.

Staff

Total 350

Professionals 325

Clients

Total 62

Clients in corporate risk management departments 25

New systems sold 6

Branch offices: Ridgefield, Conn.; Alpharetta, Ga.; Redwing, Minn.; Great Neck, N.Y.; Dallas.

Officers: Tony Reisz, president; Bill Kuebler, claims division president.

Contact: David Pedersen, vp-sales and marketing; 860-616-7414;

david.pedersen@insurity.com.

L

Liberty Mutual Insurance Co.

230 Commerce Way,
Portsmouth, N.H. 03801;
603-422-0444; fax: 603-433-4676
www.libertymutual.com

Risk management systems since: 1983.

■ RISKTRAC

System type: claims management, other, risk analyst, incident capture, OSHA reporting.

System requirements: Windows.

First installation: 1999.

Total installations: 3,115; 2,803 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, group disability, integrated disability management.

Features: charting/graphing, exposure analysis, litigation management, loss forecasting, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control.

Other features: alerts, electronic report distribution, online claim summaries.

Optional features: SafetyVision provides incident reporting and OSHA recordkeeping and reporting.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: Monday to Friday, 8 a.m. to 8 p.m. Eastern Time.

Other support: online help and training.

Staff

Total 78

Professionals 68

Clients

Total 1,030

Clients in corporate risk management departments 979

New systems sold 371

Branch offices: Atlanta; Wausau, Wis.

Officers: Diane Fandrich, managing director.

Contact: Alicia Rawnsley, director-marketing, RISKTRAC; alicia.rawnsley@libertymutual.com.

M

MountainView Software

335 N. 300 W., Suite 104,
Kaysville, Utah 84037;
888-533-1122; fax: 801-544-3138
www.mvsc.com

Risk management systems since: 1996.

Parent: Arthur J. Gallagher & Co.

■ ClaimZone Enterprise Edition

System type: claims management.

System requirements: Internet browser.

First installation: 2004.

Total installations: 1,600.

Claims/coverage managed: auto, general liability, property, workers compensation, specialty general liability.

Features: OSHA recordkeeping/reporting, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis.

Other features: 1099, audit log, diaries, EDI, notes, scheduler.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 7:30 a.m. to 5 p.m. Mountain Time.

Other support: e-mail assistance.

Staff

Total 26

Professionals 22

Clients

Total 100

Officers: Steve Schmutz, vp-marketing and sales; Terry Preece, vp-development.

Contact: Russell Lindberg, national sales director; 888-533-1122, ext. 318; russell@mvsc.com.

O

OCI

2232 Dell Range Blvd., Suite 300
Cheyenne, Wyo. 82009;
307-635-3777; fax: 307-634-0828
www.oci.com

Risk management systems since: 1998

Parent: UnumProvident Corp.

■ OCI RMIS

System type: risk analyst, analytic services, data conversion.

Average installed price: \$25,000 to \$100,000

System requirements: Windows, other.

Other requirements: Internet browser.

Online system: online system.

Customization optional.

First installation: 1998

Total installations: 28,496; 750 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, aviation, absence management, behavioral health, cargo, D&O, E&O, employer's liability, marine, medical insurance, professional, product, safety.

Features: OSHA recordkeeping/reporting, allocation of premiums, certificate issuance, certificate tracking, charting/graphing, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, property appraisal, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis.

Other features: 1099 reporting; A/P interface; allocation of premiums; audit trail; benchmarking; cost of risk analysis; customer specific interfaces; data conversion services; data import/export utilities; data updates from TPAs, insurance companies and other data sources;

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document management; e-mail and correspondence generation; employee data import; HR interface; lost time tracking; object linking/embedding; statistical reporting; third-party interfaces; Web-based hosting services; workflow management and automation, absence management; alerts; dashboard; tasks; report schedule and distribution; policy management; property value and loss control data collection.

Optional features: ad hoc tools, custom application development (modules & reports).

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 6 a.m. to 6 p.m. Mountain Daylight Time.

Other support: operational support available 24 hours a day, 7 days a week.

Staff

Total 80

Professionals 80

Clients

Total 5,113

Clients in corporate risk management departments: 85

Branch offices: Forest Hills, N.Y.; Dallas.

Officers: Dan Blaney, president; Steve Bahmer, vp-sales and marketing.

Contact: Kevin Fuller, senior account executive, 307-772-4128, kevin_fuller@oci.com; Steve Yesko, senior account representative, 718-775-9198, steve_yesko@oci.com.

P

P&C Insurance Systems Inc.

Trinity Centre, 111 Broadway,
17th Floor,
New York, N.Y. 10006;
212-425-9200; fax: 212-964-1315
www.pcisvision.com

Risk management systems since: 1982.

■ Vision System

System type: claims management, integrated policy.

System requirements: Windows.

Customization optional.

First installation: 1982.

Total installations: 30; 4 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation.

Features: allocation of premiums, claims administration, diary, first report of injury, incident reporting, litigation management, policy tracking, quotation data fact sheet coverage, report generation, reserve tracking, risk analysis, workers compensation experience rate modification.

Other features: document management.

User support: onsite training, telephone assistance.

Telephone support hours: 9 p.m. to 5 p.m. Eastern Time.

Staff

Total 15

Professionals 15

Clients

Total 40

Clients in corporate risk management departments 6

New systems sold 4

Officers: Michael Loizou, president/CEO.

Contact: Georgette Loizou, director-business development and client services.

PerDatum Inc.

4098 Main St.,
Hilliard, Ohio 43026;
614-777-4636; fax: 614-777-4650
www.perdatum.com

Risk management systems since: 1994.

■ PROGNOS

System type: claims management, other, medical case management.

Average installed price: \$25,000.

System requirements: Windows.

Customization optional.

First installation: 1994.

Total installations: 1,000.

Claims/coverage managed: workers compensation, nonoccupational disability management, short-term and long-term disability.

Features: OSHA recordkeeping/reporting, charting/graphing, check processing/writing, claims administration, diary, first report of injury, incident reporting, litigation management, loss forecasting, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control.

Other features: 1099, audit log, case management cost tracking, check writing, disability guidelines, EDI, fee bill repricing, legal management, nurses daily log, prior authorization, report maintenance, state first reports of injury, transitional work management.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: Monday to Friday, 8:30 a.m. to 6 p.m. Eastern Time.

Staff

Total 8

Professionals 8

Clients

Total 500

Branch offices: Columbus, Ohio.

Officers: Mark Tochthenagen, president; Leo Renner, CFO; Mike Hedge, chief technology officer; Mark VerMeulen, vp-sales and marketing.

Contact: Mark VerMeulen; 614-777-4636, ext. 206; markv@perdatum.com.

R

Risk Sciences Group Inc.

1900 E. Golf Road, Suite 700,
Schaumburg, Ill. 60173;
800-619-0224; fax: 847-619-3079
www.risksciencesgroup.com

Risk management systems since: 1978.

Parent: Crawford & Co.

■ Sigma Encore Suite

System type: claims management, risk analyst.
Average installed price: \$35,000 set-up fee and \$45,230 annual support fee.

System requirements: Windows, Internet browser.

Online system.

Customization optional.

First installation: 1978.

Total installations: 4,562; 4,562 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation.

Features: OSHA recordkeeping/reporting, allocation of premiums, certificate issuance, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control.

Other features: configurable screens, lists and reports; data consolidation from any data source; Oracle Discoverer Business Intelligence tool; vendor-hosted RMIS solution, automatic report scheduling and distribution; Executive Dashboard; file attachment; instant e-mail; loss triangulation; recommendations tracking.

Optional features: allocation of premium or cost of risk; custom application development; first report of injury sent electronically to claims handlers; loss forecasting; self-insured state reporting.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: Monday to Friday, 8 a.m. to 5 p.m.

Other support: after-hours account support, 10 hours per month account support, unlimited technical support.

Staff

Total 98

Professionals 88

Clients

Total 485

Clients in corporate risk management departments 481

New systems sold 13

Branch offices: San Francisco; Atlanta; Chicago; New York; Dallas.

2004 revenues

Total\$17,753,353

Revenues from risk management information systems\$17,753,353

Services 100%

Contact: Kenneth C. Ancona, vp/managing director; 800-619-0224, ext. 2525;

ken_ancona@us.crawco.com.

Risk Technologies Inc.

2363 Highway 287 N., Suite 100,
Mansfield, Texas 76063;
817-477-2197; fax: 817-478-2044
www.riskvision.com

Risk management systems since: 1988.

■ RiskVision

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System type: claims management, risk analyst.

Average installed price: \$25,000 to \$250,000.

System requirements: Windows, Internet browser.

Online system.

Customization optional.

First installation: 1998.

Total installations: 800; 520 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, accident & health, hospital incidents, injury benefits, medical malpractice, U.S. Longshore and Harbors Workers Compensation Act.

Features: OSHA recordkeeping/reporting, allocation of premiums, certificate issuance, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: data conversion services including scheduled updates from TPAs, insurance companies and other outside data sources; 1099 reporting asset management cost containment/bill review; document management; internal and external interfaces (accounting, human resources, state electronic data interchange).

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: Monday to Friday, 8 a.m. to 7 p.m. Central Time.

Other support: online support.

Staff

Total 20
Professionals 15

Clients

Total 160
Clients in corporate risk management departments 60
New systems sold 12

Branch offices: Los Angeles; Houston.

Officers: Chuck Allen, president; Ron Watts, vp.

Contact: Ron Watts; 817-477-2197, ext. 2318; ron_watts@riskvision.com.

S

Specialty Risk Services

Hartford Plaza,
Hartford, Conn. 06115;
860-547-5000; fax: 860-520-2649
www.thehartford.com

Risk management systems since: 1993.

Parent: The Hartford Financial Services Group Inc.

■ @venture

System type: claims management, risk analyst.

Average installed price: \$5,500.

System requirements: Windows.

Online system.

Customization optional.

First installation: 1999.

Total installations: 5,600; 4,400 in corporate risk management departments.

Claims/coverage managed: auto, general liability, workers compensation.

Features: charting/graphing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss forecasting, loss prevention, loss trending, policy tracking, quotation data fact sheet coverage, report generation, reserve tracking, risk analysis, safety and loss control.

Other features: carrier/TPA claims integration, administrative services, e-mail alerts, executive dashboard, invoices.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: Monday to Friday, 7:30 a.m. to 6 p.m. Eastern Time.

Other support: bubble/mouseover help, e-mail help desk, online training, training materials.

Staff

Total 30
Professionals 16

Clients

Total 6,200
Clients in corporate risk management departments 1,200
New systems sold 1,836

Branch offices: Los Angeles; Atlanta; Chicago; King of Prussia, Pa.; Dallas.

2004 revenues

Total\$22,700,000,000
Revenues from risk management information systems\$12,500,000
Software 70%
Services 30%

Officers: Ramani Ayer, chairman/CEO; David Zwiener, president/COO-property/casualty; Joseph Bores, president-Specialty Risk Services.

Contact: Cathy Leonard, assistant director; 860-520-2645; cathy.leonard@thehartford.com.

Specific Software Solutions L.L.C.

P.O. Box 1007,
Brentwood, Tenn. 37027;
800-929-4052; fax: 615-376-5117
www.specificsoftware.com

Risk management systems since: 1991.

■ ModMaster Suite

System type: risk analyst.

Average installed price: \$599 to \$1,498.

System requirements: Windows.

First installation: 1991.

Total installations*: 2,200; 200 in corporate risk management departments.

Claims/coverage managed: general liability, workers compensation.

Features: risk analysis, self insurance comparisons and analysis, workers compensation experience rate modification.

User support: onsite training, telephone assistance.

Telephone support hours: 8 a.m. to 4 p.m.

Other support: e-mail support.

Staff

Total 10
Professionals 8

Clients*

Total 2,200
Clients in corporate risk management departments 200

2004 revenues

Software 80%
Services 20%

Officers: Timothy Coomer, CEO; Al Rhodes, president; Kory Wells, director.

Contact: Timothy Coomer; 800-929-4052, ext. 203; tlc@specificsoftware.com.

*Estimated.

St. Paul Travelers Cos. Inc.

1 Tower Square,
Hartford, Conn. 06183;
860-277-2770; fax: 860-277-2876
www.travelers.com/commercial/rmis/

Risk management systems since: 1983.

■ e-CARMA

System type: claims management, risk analyst.

System requirements: Internet browser.

Online system.

Customization required

First installation: 1983.

Total installations: 9,538; 9,460 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation.

Features: allocation of premiums, charting/graphing, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, report generation, reserve tracking, risk analysis, safety and loss control.

Other features: initial notice of loss reporting, benchmarking analysis, managed care reports.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 7 a.m. to 8 p.m. Eastern Time.

Other support: newsletter, regional training.

Staff

Total 102
Professionals 84

Clients

Total 2,771
Clients in corporate risk management departments 2,745
New systems sold 404

Branch offices: Atlanta; Los Angeles; Chicago; St. Paul, Minn.; Dallas.

Officers: Matthew L. Carden, vp; Michael J. Strietelmeier, second vp.

Contact: Matthew L. Carden; mcarden@travelers.com.

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T

TECNORisk L.L.C.

1323 120th Ave. N.E.,
Bellevue, Wash. 98005;
425-453-1855; fax: 425-453-8737
www.tecnorisk.com

Risk management systems since: 1995.

■ TECNOClaims

System type: claims management, risk analyst.

Average installed price: \$50,000.

System requirements: Windows.

First installation: 1995.

Total installations: 182; 166 in corporate risk management departments.

Claims/coverage managed: general liability, marine.

Features: OSHA recordkeeping/reporting, allocation of premiums, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis.

Other features: TECNOSafety and Shipboard System to record accidents and near misses, screens and reports designed specifically for marine claims including cargo, hull and machinery, Jones Act, Longshore & Harbor Workers' Compensation Act, passenger injury and pollution, United States Coast Guard 2692 forms.

Optional features: e-mail reminders and scheduled reports, home page information center.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 7 a.m. to 7 p.m. Pacific Time.

Other support: online training.

Staff

Total 5
Professionals 5

Clients

Total 26

Clients in corporate risk management departments 20

New systems sold 7

Officers: Roger G. Phillips, president; Elizabeth A. Seymour, vp.

Contact: Elizabeth A. Seymour;
elizabethseymour@tecnorisk.com.

■ TECNOSafety & Shipboard

System type: claims management, shipboard accident, investigation and audit management.

Average installed price: \$7,500.

First installation: 2003.

Total installations: 34; 16 in corporate risk management departments.

Claims/coverage managed: general liability, marine.

Features: OSHA recordkeeping/reporting, charting/graphing, claims administration, diary, first report of injury, incident reporting, loss prevention, report generation, risk analysis, safety and loss control.

Other features: TECNOClaims, ad hoc reporting capabilities and scheduler/reminder features corrective action and follow-up management, documentation checklist, incident tracking, interface with TECNOSafety Home Office & TECNOClaims internal and external audit tracking, U.S. Coast Guard 2692 reporting.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 7 a.m. to 7 p.m. Pacific Time.

Other support: online training.

Staff

Total 5
Professionals 5

Officers: Roger G. Phillips, president; Elizabeth A. Seymour, vp.

Contact: Elizabeth A. Seymour;
elizabethseymour@tecnorisk.com.

U

Unify Insurance Risk Management Division*

2101 Arena Blvd., Suite 100,
Sacramento, Calif. 95834;
800-669-4402; fax: 916-928-6414
www.unify.com

Risk management systems since: 1995.

Parent: Unify Corp.

■ NavRisk

System type: other, risk analyst, policy administration and underwriting, data management for self insured, and member service portal.

System requirements: Windows, Java.

Online system.

Customization optional.

First installation: 1995.

Total installations: 22; 11 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation.

Features: allocation of premiums, certificate issuance, certificate tracking, charting/graphing, diary, exposure analysis, incident reporting, loss development, loss forecasting, loss prevention, loss trending, policy tracking, quotation data fact sheet coverage, report generation, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: automated communication management, Member Services Portal, customer/agency/contact management, automated rating and premium generation, rich and user friendly graphical interface, application security, complete policy/quote management, complete exposure management, endorsement management, invoicing, ad hoc reporting, extensive process automation and claims data management.

Optional features: claims system and accounting system integration.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 6 a.m. to 5 p.m. Pacific Time.

Other support: Web-based.

Staff

Total 65
Professionals 60

Clients

Total 200

Clients in corporate risk management departments 11

New systems sold 11

Branch offices: Roseville, Calif.; Sydney, Australia; Paris.

2004 revenues

Total\$11,500,000

Revenues from risk management information systems\$800,000

Officers: Dan Romine, vp/general manager.

Contact: Kevin Romer, director-sales.

*Formerly Acuitrek.

United Systems & Software Inc.

255 Primera Blvd., Suite 160,
Lake Mary, Fla. 32746;
407-575-2120; fax: 407-875-9600
www.ussincorp.com

Risk management systems since: 1979.

■ Workers Compensation Administration System

System type: claims management, workers compensation administration.

System requirements: IBM AS/900 iSeries eServer.

Average installed price: \$300,000.

Customization optional.

First installation: 1990.

Total installations: 16; 4 in corporate risk management departments.

Claims/coverage managed: general liability, workers compensation.

Features: allocation of premiums, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss

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forecasting, loss trending, policy tracking, report generation, reserve tracking, safety and loss control, self insurance comparisons and analysis.

Other features: automated printing processing system, NCCI reporting, remote audit wizard.

User support: onsite training, telephone assistance, user groups/meetings.

Other support: online support.

Staff

Total 32

Professionals 24

Clients

Total 16

Clients in corporate risk management departments 4

Branch offices: Jacksonville, Fla.

Officers: David Franze, president; Mike Watkins vp-group systems.

Contact: Gregory Ferraro, account representative; gferraro@ussincorp.com.

V

Valley Oak Systems Inc.

5000 Executive Parkway, Suite 340,
San Ramon, Calif. 94583;
925-242-4600; fax: 925-901-1020
www.valleyoak.com

Risk management systems since: 1994.

■ IVOS Claims Management Software

System type: claims management, bill review, events management, policy administration.

System requirements: Windows; Internet browser.

Online system.

Customization optional.

First installation: 1994.

Total installations: 1,900; 1,350 in corporate risk management departments.

Claims/coverage managed: auto, general liability, property, workers compensation, disability.

Features: allocation of premiums, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss prevention, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: event or incident reporting module, policy management, claim e-mail, diary, document and claim workflow, guest link, litigation, notepad, payment processing, reserves, report bursting and distribution, report graphing capabilities, scheduled report production.

Optional features: event or incident reporting module and bill review.

User support: onsite training, telephone assis-

tance, user groups/meetings.

Telephone support hours: 8 a.m. Eastern Time to 6 p.m. Pacific Time.

Other support: strategic account services.

Staff

Total 75

Professionals 65

Clients

Total 95

Clients in corporate risk management departments 75

Branch offices: Mission Viejo, Calif.; Hamden, Conn.; Lithia, Fla.; Saline, Shelby Township and Warren, Mich.; St. Louis; Cleveland; Elkins Park, Pa.; Charleston, S.C.; Sheboygan, Wis.

Officers: Randy Wheeler, CEO; Bob Faulhaber, president; Brian Mack, vp-sales and marketing.

Contact: Brian Mack; bmack@valleyoak.com.

W

WLT Software Inc.

831 N. Hercules Ave.,
Clearwater, Fla. 33765;
877-807-4730; fax: 727-443-4936
www.wltsoftware.com

Risk management systems since: 1979.

■ CompClaims for Windows

System type: claims management.

System requirements: Windows.

First installation: 1981.

Claims/coverage managed: workers compensation, disability, occupational accident.

Features: OSHA recordkeeping/reporting, allocation of premiums, certificate issuance, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: Web access, scanning, EDI, integrated bill review module.

Optional features: HRA/MSA/HSA module, Magnetic Imaging Character Recognition check module, Web portal.

User support: onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 7 a.m. to 7 p.m. Eastern Time.

Other support: online support.

Staff

Total 31

Professionals 26

Officers: Tom Brooks, president; Chuck Brooks, executive vp; Michelle Van Etten, vp-finance.

Contact: Tom Brooks;
tbrooks@wltsoftware.com.

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Employee benefit communication and information systems

A

Aon Consulting Inc.

200 E. Randolph St., Suite 1000,
Chicago, Ill. 60601;
312-381-4800; fax: 312-381-0240
www.aon.com

Parent: Aon Corp.

Benefit systems since: 1985.

Total clients 160
Employee benefit department clients 160
Systems sold in 2004 12
Total 2004 revenue \$1,250,000,000

■ HR Portal

System type: Benefit communication system, benefit information system.

Purchase price: \$3.65 to \$10.50 PEPM.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet, computer kiosks, interactive voice response system.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 1998.

Total benefit installations: 160.

Internet users: 1,300,000.

Interactive communication system

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, short- and long-term disability, Social Security benefits.

System management features: COBRA billing, check writing, coordination of benefits, disability management, eligibility verification, generation of participant letters, government reporting, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, retirement plan distributions, retirement planning/forecasting.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, retirement saving modeling, savings plan investment selection.

Generates reports via: Internet/intranet, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 12 hours a day.

Officers: Andrew Appell, chairman/CEO-Aon

Consulting Worldwide; Roger Vaughn, president-U.S. consulting.

Contact: Steve Lutz, executive vp;
steve_lutz@aon.com.

Apex Data Systems

6464 E. Grant Road,
Tucson, Ariz. 85715;
520-298-1991; fax: 520-296-7948
www.apexdatasystems.com

Benefit systems since: 1975.

Total clients 35
Employee benefit department clients 35
Systems sold in 2004 5
Total 2004 revenue \$3,000,000
Sales of software 66%
Software services 34%

■ Cognac Express

System type: Benefit information system.

Purchase price: \$15,000 to \$500,000.

Lease: \$1 to \$3 PEPM.

Service bureau basis: \$2 to \$5 PEPM.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet, e-mail.

System allows: single users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 1985.

Total benefit installations: 35.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, life insurance, medical savings accounts, short- and long-term disability.

System management features: COBRA billing, accounting, check writing, claims administration, coordination of benefits, disability management, eligibility verification, generation of participant letters, health care utilization review, health provider contact management, medical case management, medical coding/unbundling, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, health savings account information, health savings account selection, medical savings account information.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 8 hours a day, user groups/meetings.

Officers: Dwight Babcock, president.

Contact: Dwight Babcock; Cindy Stewart, vp-marketing.

Authoria Inc.

300 Fifth Ave.,
Waltham, Mass. 02451;
781-530-2000; fax: 781-530-2000
www.authoria.com

Benefit systems since: 1997.

Total clients 300

■ Authoria Employee Advisor

System type: Benefit communication system.

Purchase price: \$100,000 to \$1,000,000.

Lease: \$2 to \$4 PEPM.

PC operating system: Windows.

Interactive requirements: Internet/intranet.

Capabilities provided by organization: Internet/intranet access.

Customization: optional.

Year of first installation: 1997.

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, workers compensation.

System management features: plan enrollment.

Communication features: access to status of medical claims, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, flexible benefit plan selection, flexible spending account information, health savings account information, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet.

User support: online support, onsite training, telephone support, user groups/meetings.

Officers: Tod Loofbourrow, president/CEO; William Brown, CFO/treasurer; Joe Jaeger, senior vp-sales, marketing and service.

Contact: Maureen Plowman, marketing communications manager;
maureen.plowman@authoria.com.

B

Beacon Global Solutions Inc.

1 Executive Drive, Suite 260,
Somerset, N.J. 08873;
732-560-9960; fax: 732-560-9961
www.beaconglobalsolutions.com

Benefit systems since: 1990.

■ Connection Server

Continued on next page

Continued from previous page

System type: Benefit communication system, benefit information system.

PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail, interactive voice response system.

System allows: multiple users.

Customization: optional.

Year of first installation: 1990.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

System management features: COBRA billing, accounting, check writing, claims administration, coordination of benefits, disability management, eligibility verification, generation of participant letters, government reporting, health care utilization review, health provider contact management, medical case management, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, retirement plan distributions, retirement planning/forecasting, savings plan loan administration, stop-loss reinsurance management.

Communication features: access to status of

medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, retirement saving modeling, savings plan investment selection, savings plan investment transfers.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support.

■ HR Web Portal

System type: Benefit communication system, benefit information system.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

Customization: optional.

Year of first installation: 1990.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings

accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

System management features: COBRA billing, accounting, check writing, claims administration, coordination of benefits, disability management, eligibility verification, generation of participant letters, government reporting, health care utilization review, health provider contact management, medical case management, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, retirement plan distributions, retirement planning/forecasting, savings plan loan administration, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, retirement saving modeling, savings plan investment selection, savings plan investment transfers.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support.

Contact: sales department; 732-560-9960, ext. 19.

BEMAS Software Inc.

7 The Pines Court, Suite B,
St. Louis, Mo. 63141;
314-439-5300; fax: 314-439-5303
www.bemassoftware.com

Benefit systems since: 1996.

■ PayDirect Software

System type: Benefit information system.

Purchase price: \$2,500 to \$70,000.

PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail.

System allows: multiple users.

Customization: optional.

Year of first installation: 1996.

Total benefit installations: 180.

Benefits managed/communicated: Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, medical savings accounts.

System management features: accounting, check writing, claims administration, coordination of benefits, eligibility verification, generation of participant letters, health care utilization review, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit option/selection adjustment, benefit plan descriptions, direct plan

Directory explanation box

The Directory of Employee Benefit Information and Communication Systems lists companies that produce and supply proprietary interactive computer-based systems for direct use by 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 2004. Gross revenues and revenues from employee benefit systems in 2004 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 number of users via the Internet is also provided.

The features section includes the benefits information that is communicated or managed to employees through the system, the standard management and communication features offered, the method by which reports are generated and the types of user support that is offered.

The directory is published as an editorial service; there is no charge for companies to be included. However, to be listed, a company is required to complete a questionnaire provided by *Business Insurance*. Although every effort is made to publish complete and accurate information, *Business Insurance* is unable to verify all data supplied by vendors.

Continued on next page

BI RANKS

Largest employee benefit information systems

Ranked by number of installations in benefit departments

Rank	Company/Address	Software name	Phone/Fax/Web site	Number of installations	Price	First installation	Principal officer
1	Employease Inc. 3295 River Exchange Drive, Suite 500 Norcross, Ga. 30092	Employease Network	888-327-3638 Fax: 770-325-7702 www.employease.com	1,000	NA	1997	Phil Fauver, CEO
2	BeneTrac 2251 San Diego Ave., Suite A-150 San Diego, Calif. 92110	BeneTrac	877-645-4342 Fax: 877-886-9993 www.benetrac.com	656	NA	2000	Jerry Hawthorne, CEO
3	Travis Software Corp. P.O. Box 820469 Houston, Texas 77282-0469	TravisBilling (TBILL)	281-496-3737 Fax: 281-496-4022 www.travisoft.com	654	\$2,295 to \$5,995	1988	Alan H. Williams, president
4	Travis Software Corp. P.O. Box 820469 Houston, Texas 77282-0469	TravisCobra	281-496-3737 Fax: 281-496-4022 www.travisoft.com	642	\$2,295 to \$5,995	1986	Alan H. Williams, president
5	UnicornHRO 25 B New Hanover Road Florham Park, N.J. 07932	GenevaPlus	973-360-0688 Fax: 973-360-0699 www.unicornhro.com	550	\$50,000	1982	Frank Diassi, chairman/CEO
6	P+W Software 5655 Lindero Cyn Road, Suite 403 Westlake Village, Calif. 91362	POWERPLUS	818-707-7690 Fax: 818-707-9097 www.pwsoftware.com	430	\$8,000 to \$40,000	1987	Tom Philipp, president
7	Travis Software Corp. P.O. Box 820469 Houston, Texas 77282-0469	TravisFlex	281-496-3737 Fax: 281-496-4022 www.travisoft.com	272	\$2,295 to \$5,995	1987	Alan H. Williams, president
8	FACTS Services Inc. 1575 San Ignacio Ave., Suite 406 Coral Gables, Fla. 33146	FACTS	305-284-7400 Fax: 305-661-6710 www.factsservices.com	221	\$25,000 and up	1981	Robert S. Graham, president
9	NuView Systems Inc. 155 West St., Suite 8 Wilmington, Mass. 01887	NuViewHR Product Suite	978-988-7884 Fax: 978-988-1263 www.nuviewhr.com	200	\$50,000 and up	1995	Shafiq Lokhandwala, president/CEO
10	BEMAS Software Inc. 7 The Pines Court, Suite B St. Louis, Mo. 63141	PayDirect Software	314-439-5300 Fax: 314-439-5303 www.bemassoftware.com	180	\$2,500 to \$70,000	1996	Steven K. Pownall, president

NA-Not available
Source: BI survey

Visit www.businessinsurance.com for more information and access to the full searchable Directory of Employee Benefit Communication and Information Systems.

Continued from previous page
enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support, user groups/meetings.

Officers: Steven K. Pownall, president; Mary A. Pownall, COO.

Contact: sales@bemasssoftware.com.

Benefit Express

220 W. Campus Drive,
Arlington Heights, Ill. 60004;
847-637-1550; fax: 530-267-7790
www.benefitexpress.info

Benefit systems since: 2000.

Total clients 250

Employee benefit department clients 250

Systems sold in 2004 50

■ My Benefit Express

System type: Benefit communication system, benefit information system.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Year of first installation: 2000.

Total benefit installations: 250.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

System management features: COBRA billing, coordination of benefits, eligibility verification, generation of participant letters, government reporting, health provider contact management, medical coding/unbundling, plan enrollment, premium deductions.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, retirement saving modeling, savings plan investment selection, savings plan investment transfers.

Generates reports via: Internet/intranet, e-mail, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

Officers: Maria Bradley, president; Love Ann Dougherty, client services director; Susan

Amos, operations director.

Contact: Maria Bradley;
mbradley@mybenefitexpress.com.

Benefit Plan Systems Corp.

16 Technology Drive, Suite 161,
Irvine, Calif. 92618;
949-753-0180; fax: 949-753-0845
www.bencorp.com

Benefit systems since: 1987.

■ COBRA EAS

System type: Benefit information system.

Purchase price: \$2,000 to \$10,000.

PC operating system: Windows.

Interactive requirements: Internet/intranet.

Year of first installation: 1987.

Benefits managed/communicated: Section 125 flexible benefit plans, group health plans, health savings accounts, life insurance, medical savings accounts.

System management features: COBRA billing, check writing, eligibility verification, generation of participant letters, plan enrollment, record-keeping.

Communication features: benefit plan descriptions, direct plan enrollment, flexible spending account information, personalized benefit information.

Generates reports via: computer diskette, e-mail, printer.

User support: online support, onsite training, telephone support.

■ EasyCert

System type: Benefit information system.

Purchase price: \$1,000.

PC operating system: Windows.

Interactive requirements: Internet/intranet.

Year of first installation: 1997.

Benefits managed/communicated: Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, short- and long-term disability.

System management features: check writing, coordination of benefits, eligibility verification, generation of participant letters, government reporting, plan enrollment, recordkeeping, retirement plan distributions, retirement planning/forecasting.

Communication features: benefit plan descriptions, direct plan enrollment, flexible spending account information, personalized benefit information.

Generates reports via: computer diskette, e-mail, printer.

User support: online support, onsite training, telephone support.

■ GIBS

System type: Benefit information system.

Purchase price: \$2,000 to \$10,000.

PC operating system: Windows.

Interactive requirements: Internet/intranet.

Year of first installation: 1987.

Benefits managed/communicated: COBRA

health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, short- and long-term disability.

System management features: check writing, eligibility verification, generation of participant letters, government reporting, plan enrollment, recordkeeping, retirement plan distributions, retirement planning/forecasting.

Communication features: benefit plan descriptions, direct plan enrollment, flexible spending account information, personalized benefit information.

Generates reports via: computer diskette, e-mail, printer.

User support: online support, onsite training, telephone support.

■ The Plan Administrator

System type: Benefit information system.

Purchase price: \$19,000.

PC operating system: Windows.

Interactive requirements: Internet/intranet.

Year of first installation: 1990.

Benefits managed/communicated: Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, short- and long-term disability.

System management features: check writing, coordination of benefits, eligibility verification, generation of participant letters, government reporting, plan enrollment, recordkeeping, retirement plan distributions, retirement planning/forecasting.

Communication features: benefit plan descriptions, direct plan enrollment, flexible spending account information, personalized benefit information.

Generates reports via: computer diskette, e-mail, printer.

User support: online support, onsite training, telephone support.

Officers: Leonard B. Wierzbę CEO; Georgette Ulkutekin, secretary/treasurer.

Contact: Leonard B. Wierzbę;

lwierzbę@bencorp.com.

Benefit Software Inc.

212 Cottage Grove Ave., Suite A,
Santa Barbara, Calif. 93101;
800-533-1388; fax: 805-568-0239
www.bsiweb.com

Benefit systems since: 1978.

Total clients 4,020

Employee benefit department clients ... 4,020

Systems sold in 2004 356

Total 2004 revenue \$3,000,000

EBIS revenue \$3,000,000

Sales of software 75%

Software services 25%

■ Fringe Facts Communicator

System type: Benefit communication system.

Purchase price: \$1,495 and up.

Continued on next page

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PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail.

System allows: single users.

Capabilities provided by organization: Internet/intranet access, online processing.

Year of first installation: 1978.

Total benefit installations: 4,000.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

System management features: COBRA billing, generation of participant letters, health care utilization review, plan discrimination testing, premium deductions, recordkeeping.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information, personalized benefit information, retirement saving modeling.

Generates reports via: computer diskette, printer.

User support: online support, onsite training, telephone support available 8 hours a day.

■ Fringe Facts Online

System type: Benefit communication system, benefit information system.

Purchase price: \$15,000 to \$75,000.

Lease: \$3000.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet, computer kiosks, e-mail.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 1998.

Total benefit installations: 20.

Internet users: 100,000.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

System management features: coordination of benefits, eligibility verification, generation of participant letters, plan enrollment, premium deductions, recordkeeping.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings

account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, retirement saving modeling, savings plan investment selection, savings plan investment transfers.

Generates reports via: Internet/intranet, e-mail, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 8 hours a day.

Officers: Larry S. DuBois, president/CEO.

Contact: William Smith, vp-sales and marketing; wsmith@bsiweb.com.

BeneLogic L.L.C.

2118 Greenspring Drive,
Timonium, Md. 21093;
443-322-2494; fax: 443-322-2496
www.benelogic.com

Benefit systems since: 2000.

Employee benefit department clients 120

Sales of software 100%

■ BeneLogic

System type: Benefit communication system, benefit information system.

Service bureau basis: \$3.00 PEP.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 2000.

Total benefit installations: 996*.

Internet users: 1,500,000.

Interactive communication system

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

System management features: COBRA billing, coordination of benefits, eligibility verification, generation of participant letters, government reporting, health care utilization review, health provider contact management, medical case management, plan enrollment, premium deductions, recordkeeping.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 24 hours a day, user groups/meetings.

Officers: Matthew T. Oros, CEO; S. Stuart Spector, COO; Kendall Miller, chief information officer.

Contact: Danielle Sullivan, director-sales; info@benelogic.com.

*Estimated.

BeneTrac

2251 San Diego Ave., Suite A-150,
San Diego, Calif. 92110;
877-645-4342; fax: 877-886-9993
www.benetrac.com

Parent: Hawthorne Benefit Technologies Inc.

Benefit systems since: 2000.

Total clients 736

Employee benefit department clients 736

Systems sold in 2004 362

Software services 100%

■ BeneTrac

System type: Benefit information system.

Lease: \$4 per enrolled employee per month.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Customization: optional.

Year of first installation: 2000.

Total benefit installations: 656.

Internet users: 425,000.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability.

System management features: COBRA billing, eligibility verification, generation of participant letters, plan enrollment, premium deductions, recordkeeping.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, printer.

User support: online support, telephone support available 9 hours a day.

Officers: Jerry Hawthorne, CEO; Jan Hawthorne, executive vp; Art Brooks, vp-sales.

Contact: Art Brooks; abrooks@benetrac.com.

bSwift L.L.C.

656 W. Randolph St., Suite 4-W
Chicago, Ill. 60661;
312-261-5750; fax: 312-261-5751
www.bswift.com

Benefit systems since: 1999.

Total clients 3,000

Employee benefit department clients 250

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■ bSwift Communicator

System type: Benefit communication system.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 2000.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, retirement saving modeling.

Generates reports via: Internet/intranet, e-mail, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

■ bSwift Manager

System type: Benefit communication system, benefit information system.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 2000.

Total benefit installations: 250.

Internet users: 350,000.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

System management features: coordination of benefits, eligibility verification, plan enrollment, premium deductions, recordkeeping.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, retirement saving modeling.

Generates reports via: Internet/intranet, e-mail, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

Officers: Richard Gallun, president/CEO; Ray Seaver, executive vp.

Contact: sales@bswift.com.

Byrne Software Technologies Inc.

1819 Clarkson Road, Suite 200
Chesterfield, Mo. 63017;
636-537-2505; fax: 636-537-2666
www.byrnesoftware.com

Parent: William Byrne & Associates Inc.

Benefit systems since: 1986.

Total clients 45

Employee benefit department clients 15

Systems sold in 2004 10

■ VisualHCS

System type: Benefit information system.

Purchase price: \$40,000 to \$500,000.

PC operating system: Windows.

Interactive requirements: Internet/intranet.

Customization: optional.

Year of first installation: 1986.

Total benefit installations: 120.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, pension plans, short- and long-term disability.

System management features: COBRA billing, check writing, claims administration, coordination of benefits, disability management, eligibility verification, generation of participant letters, health care utilization review, medical case management, plan enrollment, premium deductions, recordkeeping, retirement plan distributions, retirement planning/forecasting, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit plan descriptions, direct plan enrollment, flexible spending account information, managed care network information, personalized benefit information, retirement saving modeling.

Generates reports via: Internet/intranet, e-mail, printer.

User support: online support, onsite training, telephone support available 11 hours a day, user groups/meetings.

Officers: Bill Byrne, president; Mark Cutler, Bob Cook, vps.

Contact: Traci Yarbrough, consultant; 636-537-8403; sales@byrnesoftware.com.

C

COCO Development L.L.C.

210 S. 77th St.
Omaha, Neb. 68114;
877-884-7021; fax: 402-884-7033
www.cobrapoint.com

Parent: COBRA Outsourcing Co.

Benefit systems since: 2002.

■ COBRApont

System type: Benefit information system.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

System allows: single users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 2002.

Benefits managed/communicated: COBRA health care continuation.

System management features: COBRA billing, accounting, coordination of benefits, eligibility verification, generation of participant letters, recordkeeping, retirement plan distributions.

Generates reports via: Internet/intranet.

User support: online support, onsite training, telephone support, user groups/meetings.

Officers: John Jenkins, president; Melanie Gipp, director-marketing.

Contact: Melanie Gipp;

melanie.gipp@cobrapoint.com.

Colt Express Outsourcing Services Inc dba Colt HR

2125 Oak Grove Road, Suite 210
Walnut Creek, Calif. 94598;
800-265-8397; fax: 925-933-3029
www.colthr.com

Benefit systems since: 1995.

Total clients 200

Employee benefit department clients 200

Systems sold in 2004 8

Total 2004 revenue \$5,000,000

■ HRLinks

System type: Benefit communication system, benefit information system.

Service bureau basis: \$5 to \$9 PEPM.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 1995.

Total benefit installations: 200.

Internet users: 50,000.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, life insurance, medical savings accounts, short- and long-term disability.

System management features: COBRA billing, accounting, eligibility verification, generation of participant letters, government reporting, plan enrollment, premium deductions, recordkeeping.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, computer diskette, e-mail, mailed hard copy, printer.

User support: online support, onsite training,

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telephone support, user groups/meetings.

Officers: Samuel G. Colt III, president/CEO.

Contact: Michael A. Fleck; mfleck@colthr.com.

Complete Health Systems L.C.*

200 W. Douglas, Suite 240,
Wichita, Kan. 67202;
316-263-1035; fax: 316-263-0961
www.completehealthsys.com

Benefit systems since: 1991.

■ COMPLETE

System type: Benefit information system.

Purchase price: \$75,000 to \$200,000.

Lease: \$4,000.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet, e-mail, interactive voice response system.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access.

Customization: optional.

Year of first installation: 1991.

Total benefit installations: 30.

Benefits managed/communicated: COBRA health care continuation, group health plans, health savings accounts, life insurance.

System management features: COBRA billing, accounting, check writing, claims administration, coordination of benefits, eligibility verification, generation of participant letters, government reporting, health care utilization review, health provider contact management, medical coding/unbundling, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment.

Generates reports via: Internet/intranet, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

Contact: Sharon Steele, president;
info@associatedsys.com.

*Formerly Associated Systems Inc.

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 1,541

Employee benefit department clients 100*

■ Cafeteria Plan Document System

System type: Benefit information system.

Lease: \$1,250, plus \$25 per month.

PC operating system: DOS.

System allows: multiple users.

Customization: optional.

Year of first installation: 1989.

Total benefit installations: 1.

Benefits managed/communicated: Section 125 flexible benefit plans, flexible spending accounts, group health plans, leave of absence, life insurance, short- and long-term disability.

System management features: coordination of benefits, plan enrollment.

Communication features: benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, flexible benefit plan selection, flexible spending account information, personalized benefit information.

Generates reports via: computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

*Estimated

■ DATAIR's Defined Benefit System

System type: Benefit information system.

Lease: \$3,750, plus \$195 per month.

PC operating system: Windows.

Interactive requirements: e-mail.

System allows: multiple users.

Customization: optional.

Year of first installation: 1969.

Total benefit installations: 1.

Benefits managed/communicated: life insurance, pension plans, Social Security benefits.

System management features: accounting, coordination of benefits, eligibility verification, generation of participant letters, government reporting, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, retirement plan distributions, retirement planning/forecasting.

Communication features: benefit modeling/projections, benefit option information/advice, benefit plan descriptions, direct plan enrollment, personalized benefit information, retirement saving modeling.

Generates reports via: computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

■ DATAIR's Defined Contribution System/401(k) System

System type: Benefit information system.

Lease: \$4250, plus \$195 per month.

PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail.

System allows: multiple users.

Customization: optional.

Year of first installation: 1969.

Total benefit installations: 14.

Benefits managed/communicated: life insurance, pension plans, savings/investment plans, Social Security benefits.

System management features: accounting, coordination of benefits, eligibility verification, generation of participant letters, government reporting, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, retirement plan distributions, retirement planning/forecasting, savings plan loan administration.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, personalized benefit information, retirement saving modeling, savings plan investment selection, savings plan investment transfers.

Generates reports via: computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

■ FlexPlus Cafeteria System

System type: Benefit information system.

Lease: \$4,000, plus \$100 per month.

PC operating system: Windows.

Interactive requirements: Internet/intranet, computer kiosks, e-mail.

System allows: multiple users.

Customization: optional.

Year of first installation: 1988.

Total benefit installations: 7.

Benefits managed/communicated: Section 125 flexible benefit plans, flexible spending accounts, group health plans, life insurance, short- and long-term disability.

System management features: accounting, check writing, claims administration, coordination of benefits, eligibility verification, generation of participant letters, government reporting, health care utilization review, plan discrimination testing, plan enrollment, premium deductions, recordkeeping.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, personalized benefit information.

Generates reports via: computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

■ Participant Termination Calculation System

System type: Benefit communication system.

Lease: \$695.

PC operating system: DOS.

Interactive requirements: computer kiosks, e-mail.

System allows: multiple users.

Customization: optional.

Year of first installation: 1977.

Total benefit installations: 4.

Benefits managed/communicated: life insurance, pension plans, savings/investment plans,

Continued on next page

BI RANKS

Largest employee benefit communication and information systems

Ranked by number of installations in employee benefit departments

Rank	Software name/Company/Address	Phone /Fax /Web site	System type	Number of installations	First installation	Principal officer
1	FlexComp 9.0 Taxdemo HR Consulting Group Inc. 1202 Dover Drive, Provo, Utah 84604	801-765-4417 Fax: 801-765-4418 www.hrconsultinggroup.com	Benefit communication	5,382	1986	Rob J. Thurston, president
2	Fringe Facts Communicator Benefit Software Inc. 212 Cottage Grove Ave., Suite A, Santa Barbara, Calif. 93101	800-533-1388 Fax: 805-568-0239 www.bsiweb.com	Benefit communication	4,000	1978	Larry S. DuBois, president/CEO
3	Benelogic Benelogic L.L.C. 2118 Greenspring Drive, Timonium, Md. 21093	443-322-2494 Fax: 443-322-2496 www.benelogic.com	Benefit communication and information	996 ¹	2000	Matthew T. Oros, CEO
4	My Benefit Express Benefit Express 220 W. Campus Drive, Arlington Heights, Ill. 60004	847-637-1550 Fax: 530-267-7790 www.benefitexpress.info	Benefit communication and information	250	2000	Maria Bradley, president
4	bSwift Manager bSwift L.L.C. 656 W. Randolph St., Suite 4-W, Chicago, Ill. 60661	312-261-5750 Fax: 312-261-5751 www.bswift.com	Benefit communication and information	250	2000	Richard Gallun, president/CEO
6	HRLinks Colt Express Outsourcing Services Inc. dba Colt HR 2125 Oak Grove Road, Suite 210 Walnut Creek, Calif. 94598	800-265-8397 Fax: 925-933-3029 www.colthr.com	Benefit communication and information	200	1995	Samuel G. Colt III, president/CEO
7	AnswerSource Enwisen Inc. 7250 Redwood Blvd., Suite 109, Novato, Calif. 94945	415-897-0728 Fax: 415-897-3863 www.enwisen.com	Benefit communication	188	1996	Walter Smith, CEO
8	HR Portal Aon Consulting Inc. 200 E. Randolph St., Suite 1000, Chicago, Ill. 60601	312-381-4800 Fax: 312-381-0240 www.aon.com	Benefit communication and information	160	1998	Andrew Appell, chairman/CEO- Aon Consulting Worldwide
9	Benergy OnlineBenefits 333 Earle Ovington Blvd., Suite 210, Uniondale, N.Y. 11553	516-414-7000 Fax: 516-414-5103 www.onlinebenefits.com	Benefit communication	85	2001	Alan Cohen, CEO
10	Campus UnumProvident-Enrollment Services 1 Fountain Square, Chattanooga, Tenn. 37402	800-421-0344 Fax: 423-294-8326 www.unumprovident.com	Benefit communication and information	70	2000	Thomas R. Watjen, president/CEO

¹ Estimated
Source: BI survey

Visit www.businessinsurance.com for more information and access to the full searchable Directory of Employee Benefit Communications and Information Systems.



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short- and long-term disability.

System management features: coordination of benefits, retirement plan distributions, retirement planning/forecasting.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, personalized benefit information, retirement saving modeling, savings plan investment selection.

Generates reports via: computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

■ Pension Reporter System

System type: Benefit information system.

Lease: \$695, plus \$40 per month.

PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail.

System allows: multiple users.

Customization: optional.

Year of first installation: 1985.

Total benefit installations: 61.

Benefits managed/communicated: Section 125 flexible benefit plans, flexible spending accounts, group health plans, life insurance, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits.

System management features: government reporting, retirement planning/forecasting.

Communication features: benefit plan descriptions.

Generates reports via: e-mail, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

■ Qualified Plan Distribution (and Tax Analysis) System

System type: Benefit information system.

Lease: \$950.

PC operating system: Windows.

Interactive requirements: e-mail.

System allows: multiple users.

Year of first installation: 1987.

Total benefit installations: 1.

Benefits managed/communicated: life insurance, pension plans, savings/investment plans, Social Security benefits.

System management features: accounting, coordination of benefits, government reporting, premium deductions, retirement plan distributions, retirement planning/forecasting.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, personalized benefit information, retirement saving modeling.

Generates reports via: computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

■ Retirement Plan Documents System

System type: Benefit information system.

Lease: \$3,750, plus \$100 per month.

PC operating system: Windows.

System allows: multiple users.

Customization: optional.

Year of first installation: 1988.

Total benefit installations: 1.

Benefits managed/communicated: life insurance, pension plans, savings/investment plans, Social Security benefits.

System management features: coordination of benefits, generation of participant letters, government reporting, plan enrollment, retirement planning/forecasting.

Communication features: benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, savings plan investment transfers.

Generates reports via: computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support 10 hours a day, user groups/meetings.

Officers: Aaron Venouziou, president; Andy Hoskins, vp-systems and development; Gary Saake, vp-systems and programming.

Contact: Ken Faikus, marketing manager.

E

Employease Inc.

3295 River Exchange Drive, Suite 500,
Norcross, Ga. 30092;

888-327-3638; fax: 770-325-7702

www.employease.com

Benefit systems since: 1996.

Total clients 1,000

Employee benefit department clients . . . 1,000

Systems sold in 2004 252

Sales of software 80%

Software services 20%

■ Employease Network

System type: Benefit information system.

Service bureau basis: \$3 to \$8 PEPM.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet, computer kiosks, e-mail.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Year of first installation: 1997.

Total benefit installations: 1,000.

Interactive communication system.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability.

System management features: COBRA billing, coordination of benefits, generation of participant letters, government reporting, health

provider contact management, plan enrollment, premium deductions, recordkeeping.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet.

User support: online support, onsite training, telephone support available 13.5 hours a day, user groups/meetings.

Officers: Phil Fauver, CEO; Ken Horowitz, COO; Doug Guess, CFO.

Contact: Jasen Williams, director-integrated communications; 770-325-7700; jasen@employease.com.

Enwisen Inc.

7250 Redwood Blvd., Suite 109,
Novato, Calif. 94945;
415-897-0728; fax: 415-897-3863
www.enwisen.com

Benefit systems since: 1996.

Total clients 2,700

Employee benefit department clients 188

Systems sold in 2004 41

Sales of software 85%

Software services 15%

AnswerSource

System type: Benefit communication system.

Service bureau basis: \$0.50 to \$4 PEPM.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

Capabilities provided by organization: Internet/intranet access.

Customization: optional.

Year of first installation: 1996.

Total benefit installations: 188.

Internet users: 1,500,000.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

System management features: health provider contact management.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, retirement saving modeling, savings plan investment selection.

Generates reports via: Internet/intranet, e-mail, printer.

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User support: online support, onsite training, telephone support available 24 hours a day, user groups/meetings.

Officers: Walter Smith, CEO; Barry Maxon, senior vp.

Contact: sales1@enwisen.com.

F

FACTS Services Inc.

1575 San Ignacio Ave., Suite 406,
Coral Gables, Fla. 33146;
305-284-7400; fax: 305-661-6710
www.factsservices.com

Benefit systems since: 1981.

Total clients 132
Employee benefit department clients 120

■ FACTS

System type: Benefit information system.

Purchase price: \$25,000 and up.

Lease: \$2,500 per month.

Service bureau basis: \$.50 PEPM.

PC operating system: Internet browser, Windows.

Midrange system/Mainframe: Unix.

Interactive requirements: Internet/intranet, interactive voice response system.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 1981.

Total benefit installations: 221.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, life insurance, medical savings accounts, short- and long-term disability, workers compensation.

System management features: COBRA billing, accounting, check writing, claims administration, coordination of benefits, disability management, eligibility verification, generation of participant letters, government reporting, health care utilization review, health provider contact management, medical case management, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, savings plan loan administration, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, savings plan investment selection, savings plan investment transfers.

Generates reports via: Internet/intranet, com-

puter diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 9 hours a day, user groups/meetings.

Officers: Robert S. Graham, president; Michael R. Graham, vp; Jose A. Lopez, vp-sales and marketing.

Contact: marketing@factsservices.com,
sales@factsservices.com.

Flex Compensation Inc.

P.O. Box 220,
Minneapolis, Minn. 55440-0220;
952-544-8332; fax: 952-544-8287
www.flexcompensation.com

Benefit systems since: 1986.

■ FlexAdmin

System type: Benefit information system.

Purchase price: \$1,495 to \$4,995.

PC operating system: Windows.

System allows: multiple users.

Year of first installation: 1986.

Total benefit installations: 120.

Benefits managed/communicated: Section 125 flexible benefit plans, flexible spending accounts.

System management features: accounting, check writing, claims administration, eligibility verification, generation of participant letters, plan discrimination testing, plan enrollment, recordkeeping.

User support: online support, onsite training, telephone support.

Officers: Gary Bohline, president.

Contact: Jim Hauck, benefit administrator/software support specialist; 952-541-6325;
jrhauck@flexcompensation.com.

H

Hay Group Inc.

100 Penn Square E.,
Philadelphia, Pa. 19107-3388;
215-861-2000; fax: 215-861-2106
www.haygroup.com

Benefit systems since: 1984.

Total clients 12
Employee benefit department clients 10
Systems sold in 2004 6
Total 2004 revenue \$15,000,000
EBIS revenue \$1,000,000
Sales of software 75%
Software services 25%

■ Online Total Rewards

System type: Benefit communication system.

Purchase price: \$75,000 and up.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access.

Customization: optional.

Year of first installation: 2000.

Total benefit installations: 8.

Internet users: 200,000.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

System management features: generation of participant letters, plan enrollment, retirement planning/forecasting.

Communication features: benefit modeling/projections, benefit option information/advice, benefit plan descriptions, flexible spending account information, health savings account information, medical savings account information, personalized benefit information, retirement saving modeling.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support.

Officers: Chris R. Matthews, president/CEO.

Contact: Kurt Fichthorn, vp/general manager;
kurt_fichthorn@haygroup.com.

HR Consulting Group Inc.

1202 Dover Drive,
Provo, Utah 84604;
801-765-4417; fax: 801-765-4418
www.hrconsultinggroup.com

Benefit systems since: 1983.

Total clients 6,270
Employee benefit department clients 5,693
Systems sold in 2004 268
Sales of software 60%
Software services 40%

■ Benefits Statements

System type: Benefit information system.

Purchase price: \$5,000 and up.

Lease: \$100 per month.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

Customization: optional.

Year of first installation: 1986.

Total benefit installations: 15.

Internet users: 500,000

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

System management features: eligibility verification, generation of participant letters, plan discrimination testing, plan enrollment, premium deductions.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible

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benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

■ **FlexComp 9.0 Cafeteria/FSA/Premiums**

System type: Benefit information system.

Purchase price: \$15,000 and up.

Lease: \$320 per month.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

Customization: optional.

Year of first installation: 1986.

Total benefit installations: 130.

Internet users: 800,000/

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, medical savings accounts.

System management features: COBRA billing, accounting, check writing, claims administration, coordination of benefits, eligibility verification, generation of participant letters, government reporting, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

■ **FlexComp-COBRA**

System type: Benefit information system.

Purchase price: \$3,500 and up.

Lease: \$75 per month.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Customization: optional.

Year of first installation: 1986.

Total benefit installations: 8.

Internet users: 3,000.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, health savings accounts, medical savings accounts, pension plans.

System management features: COBRA billing, check writing, claims administration, eligibility

verification, generation of participant letters, plan discrimination testing, plan enrollment, premium deductions, recordkeeping.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

■ **FlexComp 9.0 FSA**

System type: Benefit information system.

Purchase price: \$15,000 and up.

Lease: \$320 per month.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

Customization: optional.

Year of first installation: 1986.

Total benefit installations: 130.

Internet users: 800,000.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, medical savings accounts.

System management features: COBRA billing, accounting, check writing, claims administration, coordination of benefits, eligibility verification, generation of participant letters, government reporting, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

■ **FlexComp 9.0 HRA**

System type: Benefit information system.

Purchase price: \$15,000 and up.

Lease: \$320 per month.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Customization: optional.

Year of first installation: 2003.

Total benefit installations: 4.

Internet users: 120,000.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, health savings accounts, medical savings accounts.

System management features: COBRA billing, accounting, check writing, claims administration, coordination of benefits, eligibility verification, generation of participant letters, government reporting, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

■ **FlexComp 9.0 HSA**

System type: Benefit information system.

Purchase price: \$20,000 and up.

Lease: \$400 per month.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Customization: optional.

Year of first installation: 2003.

Total benefit installations: 10.

Internet users: 120,000.

Benefits managed/communicated: health savings accounts.

System management features: COBRA billing, accounting, check writing, claims administration, coordination of benefits, eligibility verification, generation of participant letters, government reporting, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, health savings account information, health savings account selection, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

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■ FlexComp 9.0 Taxdemo

System type: Benefit communication system.

Purchase price: \$10,000 and up.

Lease: \$200 per month.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Customization: optional.

Year of first installation: 1986.

Total benefit installations: 5,382.

Internet users: 800,000.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, life insurance, medical savings accounts, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

System management features: COBRA billing, accounting, check writing, claims administration, coordination of benefits, eligibility verification, generation of participant letters, government reporting, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

■ Internet-Employee Self Service

System type: Benefit communication system.

Purchase price: \$15,500 and up.

Lease: \$330 per month.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Customization: optional.

Year of first installation: 1986.

Total benefit installations: 8.

Internet users: 120,000.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, medical savings accounts, pension plans.

System management features: COBRA billing, check writing, claims administration, eligibility verification, generation of participant letters, plan discrimination testing, plan enrollment, premium deductions, recordkeeping.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan

descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

Officers: Rob J. Thurston, president; Loni L. Webster, vp; Jae D. Lee, management information systems manager.

Contact: Rob J. Thurston.

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.

Total clients 375

■ Auto-Bene

System type: Benefit information system.

Service bureau basis: \$6 to \$15 per employee per year.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet, interactive voice response system.

Year of first installation: 1994.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

System management features: COBRA billing, coordination of benefits, eligibility verification, generation of participant letters, plan enrollment, premium deductions, recordkeeping.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, savings plan investment selection.

Generates reports via: Internet/intranet, e-mail, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day.

■ Benedetails

System type: Benefit communication system.

Service bureau basis: \$2 per employee per

year.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access.

Customization: optional.

Year of first installation: 2004.

Internet users: 75,000.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

System management features: plan enrollment.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet.

User support: online support, telephone support available 24 hours a day.

Contact: James Fredrickson, executive vp/COO; 216-881-8345.

N

NuView Systems Inc.

155 West St., Suite 8,
Wilmington, Mass. 01887;
978-988-7884; fax: 978-988-1263
www.nuviewhr.com

Benefit systems since: 1994.

Total clients 150

Employee benefit department clients 150

Systems sold in 2004 100

Sales of software 60%

Software services 40%

■ NuViewHR Product Suite

System type: Benefit information system.

Purchase price: \$50,000 and up.

Lease: \$5 to \$10 PEPM.

Service bureau basis: \$5 to \$10 PEPM.

PC operating system: Internet browser.

Midrange system/Mainframe: Web server; database server.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 1995.

Total benefit installations: 200.

Internet users: 200.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible

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benefit plans, flexible spending accounts, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

System management features: COBRA billing, check writing, eligibility verification, generation of participant letters, government reporting, health care utilization review, plan enrollment, premium deductions, recordkeeping.

Communication features: benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, e-mail, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

Officers: Shafiq Lokhandwala, president/CEO; Randall Ratsch, chief technology officer.

Contact: Bill Copeland, manager-marketing and corporate communications;
bcopeland@nuviewinc.com.

O

OnlineBenefits

333 Earle Ovington Blvd., Suite 210,
Uniondale, N.Y. 11553;
516-414-7000; fax: 516-414-5103
www.onlinebenefits.com

Benefit systems since: 1997.

Total clients 3,000
Employee benefit department clients 85
Systems sold in 2004 12

■ Benergy

System type: Benefit communication system.
Lease: \$1 PEPM.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access.

Customization: optional.

Year of first installation: 2001.

Total benefit installations: 85.

Internet users: 1,078,390.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability.

System management features: eligibility verification, plan enrollment.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enroll-

ment, flexible benefit plan selection, flexible spending account information, health savings account information, managed care network information, personalized benefit information.

Generates reports via: Internet/intranet, e-mail, printer.

User support: online support, telephone support available 8 hours a day, user groups/meetings.

Officers: Alan Cohen, CEO; John Gedney, president; John Donahue, vp/CFO.

Contact: Andrew Cecon, chief marketing officer; 516-414-7008;
acecon@onlinebenefits.com.

P

P+W Software

5655 Lindero Cyn Road, Suite 403,
Westlake Village, Calif. 91362;
818-707-7690; fax: 818-707-9097
www.pwsoftware.com

Benefit systems since: 1987.

Total clients 155
Employee benefit department clients 48
Sales of software 50%
Software services 50%

■ POWERPLUS

System type: Benefit information system.

Purchase price: \$8,000 to \$40,000.

Lease: \$1,500 to \$2,000.

PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail, interactive voice response system.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 1987.

Total benefit installations: 430.

Internet users: 75.

Benefits managed/communicated: Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, life insurance, medical savings accounts, short- and long-term disability.

System management features: check writing, claims administration, eligibility verification, generation of participant letters, government reporting, plan discrimination testing, plan enrollment, premium deductions, recordkeeping.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 11 hours a day, user groups/meetings.

Officers: Tom Philipp, president; Mike Wilson,

vp.

Contact: Bud Bockoven, director-sales and marketing; *sales@pwssoftware.com*.

Plexis Healthcare Systems

385 Williamson Way,
Ashland, Ore. 97520;
541-494-2500; fax: 541-482-4396
www.plexisweb.com

Benefit systems since: 1996.

Total clients 53
Employee benefit department clients 2
Sales of software 80%
Software services 20%

■ Plexis Claims Manager

System type: Benefit information system.

PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 1996.

Total benefit installations: 2.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, medical savings accounts, short- and long-term disability.

System management features: COBRA billing, accounting, check writing, claims administration, coordination of benefits, eligibility verification, generation of participant letters, health care utilization review, health provider contact management, medical case management, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, computer diskette, e-mail, printer.

User support: online support, onsite training, telephone support available 8 hours a day, user groups/meetings.

Officers: Jorge Yant, president/CEO.

Contact: J.T. Gillett, marketing manager.

S

SBPA Systems

1200 Enclave Parkway, Suite 100,
Houston, Texas 77077;
800-444-1189; fax: 281-679-9009
www.sbpa.com

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Parent: SunGard.

Benefit systems since: 1975.

■ Group Benefit Administration Software (GBAS)

System type: Benefit information system.

Purchase price: \$50,000 to \$750,000.

PC operating system: Windows.

Midrange system/Mainframe: HP Alpha Server.

Customization: optional.

Year of first installation: 1975.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, life insurance, short- and long-term disability.

System management features: COBRA billing, check writing, claims administration, coordination of benefits, disability management, eligibility verification, generation of participant letters, government reporting, health care utilization review, health provider contact management, medical case management, medical coding/unbundling, plan enrollment, premium deductions, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support, user groups/meetings.

Officers: Tim Stunz, president; Donna Smith, vp-sales and marketing.

Contact: Donna Smith.

SHPS Inc.

11405 Bluegrass Parkway,
Louisville, Ky. 40299;
888-421-7477
www.shps.com

Benefit systems since: 1998.

Total clients 100

Employee benefit department clients 100

Systems sold in 2004 15

■ ChoiceOne Link

System type: Benefit information system.

Purchase price: ASP only: \$30,000 and up.

Lease: \$0.95 to \$1.50 PEPM.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet, computer kiosks, e-mail, interactive voice response system.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access.

Customization: optional.

Year of first installation: 1998.

Total benefit installations: 100.

Internet users: 220,000.

Benefits managed/communicated: Section 125

flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, short- and long-term disability.

System management features: coordination of benefits, eligibility verification, generation of participant letters, plan enrollment, premium deductions, recordkeeping.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, personalized benefit information.

Generates reports via: Internet/intranet, mailed hard copy, printer.

User support: telephone support available 8.5 hours a day.

Officers: Jeffery Lanzet, senior vp-human resource solutions product management.

Contact: John Tefft, account executive; 410-715-0949; john.tefft@shps.com.

SunGard Corbel L.L.C.

1660 Prudential Drive,
Jacksonville, Fla. 32207;
800-326-7235; fax: 904-399-8066
www.relius.net

Parent: SunGard.

Benefit systems since: 1989.

Total clients 8,000

■ Relius Administration

System type: Benefit information system.

Purchase price: \$9,050 licensed installed system; \$1,050 per month for ASP.

PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail, interactive voice response system.

Customization: optional.

Year of first installation: 1991.

Benefits managed/communicated: Section 125 flexible benefit plans, flexible spending accounts, health savings accounts, pension plans.

System management features: eligibility verification, generation of participant letters, government reporting, plan discrimination testing, recordkeeping, retirement plan distributions, retirement planning/forecasting, savings plan loan administration.

Communication features: benefit modeling/projections, benefit option/selection adjustment, direct plan enrollment, flexible spending account information, health savings account information, personalized benefit information, retirement saving modeling, savings plan investment selection, savings plan investment transfers.

Generates reports via: mailed hard copy, printer.

User support: online support, onsite training, telephone support, user groups/meetings.

Relius Documents

System type: Benefit communication system.

Purchase price: \$750 license fee; \$165 to \$495 monthly maintenance.

PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail.

Customization: optional.

Year of first installation: 1991.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, medical savings accounts, pension plans.

Communication features: benefit modeling/projections, benefit plan descriptions, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information.

Generates reports via: Internet/intranet, e-mail, mailed hard copy, printer.

User support: online support, onsite training, telephone support, user groups/meetings.

■ Relius Government Forms

System type: Benefit information system.

Purchase price: \$210 and up.

PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail.

Customization: optional.

Year of first installation: 1990.

Benefits managed/communicated: pension plans.

System management features: eligibility verification, government reporting, plan discrimination testing, retirement planning/forecasting.

Generates reports via: Internet/intranet, e-mail, mailed hard copy, printer.

User support: online support, onsite training, telephone support, user groups/meetings.

■ Relius Proposal

System type: Benefit information system.

Purchase price: \$2,000 and up.

PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail.

Customization: optional.

Year of first installation: 1996.

Benefits managed/communicated: Section 125 flexible benefit plans, pension plans.

System management features: eligibility verification, plan discrimination testing, retirement planning/forecasting.

Communication features: benefit modeling/projections, benefit option/selection adjustment, retirement saving modeling.

Generates reports via: Internet/intranet, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support, user groups/meetings.

Officers: Don Mackanos, president; Ken Simons, senior vp; Tom Makeever, vp.

Contact: sales support; 800-326-7235, ext. 1100.

The schedule of the upcoming 2006 *Business Insurance* online directories and charts is available on page 6.

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T

The TriZetto Group Inc.

567 San Nicolas Drive, Suite 360,
Newport Beach, Calif. 92660;
949-719-2200; fax: 949-219-2197
www.trizetto.com

Benefit systems since: 1993.

Total 2004 revenue \$274,600,000

■ Facets Extended Enterprise

System type: Benefit information system.

Software sold with hardware.

PC operating system: Windows.

Interactive requirements: Internet/intranet, interactive voice response system.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 1981.

Total benefit installations: 70.

Interactive communication system.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts.

System management features: COBRA billing, check writing, claims administration, coordination of benefits, eligibility verification, generation of participant letters, government reporting, health care utilization review, health provider contact management, medical case management, plan enrollment, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, personalized benefit information.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 24 hours a day, user groups/meetings.

■ QicLink*

System type: Benefit information system.

Software sold with hardware.

PC operating system: Internet browser, Windows.

Midrange system/Mainframe: HP & IBM Unix Series.

Interactive requirements: Internet/intranet, e-mail.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 1981.

Total benefit installations: 168.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, short- and long-term disability.

System management features: COBRA billing, check writing, claims administration, coordination of benefits, disability management, eligibility verification, generation of participant letters, government reporting, health care utilization review, health provider contact management, medical case management, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, personalized benefit information.

Generates reports via: e-mail, printer.

User support: online support, onsite training, telephone support available 24 hours a day, user groups/meetings.

Officers: Jeff Margolis, chairman/CEO; Kathleen Earley, president/COO; Jim Malone, senior vp/CFO; John Jordan, senior vp-sales; Laura Fitzgerald, vp/chief marketing officer.

Contact: salesinfo@trizetto.com.

*The phone number for contacting QicLink is 800-569-1222; fax: 630-369-4133.

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

TPABenefits Inc.

10000 IH 10 W., Suite 400,
San Antonio, Texas 78230;
210-697-9900; fax: 210-697-0360
www.tpabenefits.com

Benefit systems since: 2000.

Total clients 30

■ TPABenefits

System type: Benefit communication system, benefit information system.

PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 2000.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, medical savings accounts.

System management features: eligibility verification, generation of participant letters, health care utilization review, health provider contact management, medical case management, plan enrollment, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit plan descriptions, flexible benefit plan selection, flexible spending account information, health savings account selection.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 8 hours a day.

Officers: James E. Burkholder, president.

Contact: Charlie Gomez, senior developer; 210-697-9900, ext. 204; charlie@tpabenefits.com.

Travis Software Corp.

P.O. Box 820469,
Houston, Texas 77282-0469;
281-496-3737; fax: 281-496-4022
www.travissoft.com

Benefit systems since: 1986.

Total clients 1,573

Employee benefit department clients 957

Systems sold in 2004 263

Total 2004 revenue \$3,600,000

EBIS revenue \$3,600,000

Sales of software 32%

Software services 68%

■ TravisBilling (TBILL)

System type: Benefit information system.

Purchase price: \$2,295 to \$8,995.

PC operating system: Windows.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Customization: optional.

Year of first installation: 1988.

Total benefit installations: 654.

Benefits managed/communicated: group health plans, leave of absence.

Business Insurance

www.businessinsurance.com

Editorial Reprint Fact Sheet

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IndustryFocus@reprintbuyer.com
www.reprintbuyer.com

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System management features: accounting, generation of participant letters, premium deductions, recordkeeping.

Communication features: benefit option/selection adjustment.

Generates reports via: computer diskette, printer.

User support: online support, onsite training, telephone support available 9 hours a day.

■ TravisCobra

System type: Benefit information system.

Purchase price: \$2,295 to \$5,995.

PC operating system: Windows.

Interactive requirements: Internet/intranet.

Customization: optional.

Year of first installation: 1986.

Total benefit installations: 642.

Benefits managed/communicated: COBRA health care continuation, leave of absence.

System management features: COBRA billing, generation of participant letters, recordkeeping.

Communication features: benefit option information/advice, benefit option/selection adjustment, personalized benefit information.

Generates reports via: computer diskette, e-mail, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 9 hours a day.

■ TravisFlex

System type: Benefit information system.

Purchase price: \$2,495 to \$9,995.

PC operating system: Windows.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Customization: optional.

Year of first installation: 1987.

Total benefit installations: 272.

Benefits managed/communicated: Section 125 flexible benefit plans, flexible spending accounts, health savings accounts, medical savings accounts.

System management features: accounting, check writing, claims administration, generation of participant letters, plan discrimination testing, plan enrollment, premium deductions, recordkeeping.

Communication features: direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information.

Generates reports via: computer diskette, printer.

User support: online support, onsite training, telephone support available 9 hours a day.

■ WebCOBRA.com

System type: Benefit information system.

Service bureau basis: \$50 to \$510 per month.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access.

Customization: optional.

Year of first installation: 2004.

Total benefit installations: 45.

Interactive communication system

Benefits managed/communicated: COBRA

health care continuation, leave of absence.

System management features: COBRA billing, check writing, generation of participant letters.

Generates reports via: Internet/intranet, e-mail, printer.

User support: online support, telephone support available 9 hours a day.

Contact: Alan H. Williams, president.

U

UnicornHRO

25 B New Hanover Road
Florham Park, N.J. 07932;
973-360-0688; fax: 973-360-0699
www.unicornhro.com

Benefit systems since: 1982.

Total clients 550

■ GenevaPlus

System type: Benefit information system.

Purchase price: \$50,000.

Lease: \$5 PEP.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet, computer kiosks, e-mail.

Customization: optional.

Year of first installation: 1982.

Total benefit installations: 550.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, pension plans, savings/investment plans, short- and long-term disability, workers compensation.

System management features: COBRA billing, accounting, check writing, health care utilization review, plan enrollment, premium deductions, recordkeeping, retirement planning/forecasting, savings plan loan administration.

Generates reports via: Internet/intranet, fax, printer.

User support: online support, onsite training, telephone support, user groups/meetings.

Officers: Frank Diassi, chairman/CEO.

Contact: Timothy Diassi, executive vp/general manager; tdiassi@unicornhro.com.

UnumProvident-Enrollment Services

1 Fountain Square,
Chattanooga, Tenn. 37402;
800-421-0344; fax: 423-294-8326
www.unumprovident.com

Parent: UnumProvident Corp.

Benefit systems since: 1998.

Software services 100%

■ Campus

System type: Benefit communication system, benefit information system.

Service bureau basis: \$2 to \$5 PEP.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet, e-mail.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 2000.

Total benefit installations: 70.

Interactive communication system

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

System management features: eligibility verification, plan enrollment, premium deductions, recordkeeping.

Communication features: benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account selection, managed care network information.

Generates reports via: Internet/intranet, printer.

User support: online support, onsite training, telephone support available 12 hours a day.

Officers: Thomas R. Watjen, president/CEO; Bob Best, senior vp-client service center/chief information officer.

W

WLT Software Inc.

831 N. Hercules Ave.,
Clearwater, Fla. 33765;
877-807-4730; fax: 727-443-4936
www.wltsoftware.com

Benefit systems since: 1979.

■ MediClaims for Windows

System type: Benefit information system.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet, e-mail, interactive voice response system.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 1981.

Total benefit installations: 100.

Internet users: 100.

Interactive communication system.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, life insurance, medical savings accounts, short- and long-term disability, workers compensation.

System management features: COBRA billing,

Continued on next page

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Market Sourcebook

2006

Continued from previous page
accounting, check writing, claims administration, coordination of benefits, disability management, eligibility verification, generation of participant letters, government reporting, health care utilization review, health provider contact management, medical case management, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, record-keeping, stop-loss reinsurance management.

Communication features: access to status of medical claims, benefit modeling/projections, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, computer diskette, e-mail, fax, mailed hard copy, printer.

User support: online support, onsite training, telephone support available 10 hours a day, user groups/meetings.

Officers: Tom Brooks, president; Chuck Brooks, executive vp; Shelley Van Etten, vp-finance.

Contact: Tom Brooks;
tbrooks@wiltsoftware.com.

Workstream*

2600 Lake Lucien Drive,
Maitland, Fla. 32751;
407-475-5500

www.workstreaminc.com

Benefit systems since: 1996.

Total clients 440

■ Benefits Communicator

System type: Benefit communication system.

Purchase price: \$50,000 and up.

Lease: \$400 per month per 1,000 users and up.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet, computer kiosks, e-mail.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: optional.

Year of first installation: 1997.

Total benefit installations: 40.

Internet users: 11,000,000.

Interactive communication system

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, short- and long-term disability, Social Security benefits, workers compensation.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care net-

work information, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet, e-mail.

User support: online support, onsite training, telephone support available 11 hours a day, user groups/meetings.

■ Workstream Benefits Enrollment

System type: Benefit information system.

Purchase price: \$60,000 and up.

Lease: \$4,500 per month and up.

Software sold with hardware.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

System allows: multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Year of first installation: 1997.

Total benefit installations: 40.

Internet users: 11,000,000

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, life insurance, medical savings accounts, savings/investment plans, short- and long-term disability.

System management features: eligibility verification, generation of participant letters, plan enrollment.

Communication features: benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, savings plan investment transfers.

Generates reports via: Internet/intranet, e-mail, printer.

User support: online support, onsite training, telephone support available 11 hours a day, user groups/meetings.

Officers: Michael Mullarkey, CEO.

Contact: support@workstreaminc.com.

*Acquired ProAct Technologies Corp. December 2004.

Business Insurance

www.businessinsurance.com

CHANGE OF ADDRESS?

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subs@crain.com

Employee assistance program providers

A

AffinityCare Inc.

18202 Minnetonka Blvd. Suite 203,
Wayzata, Minn. 55391;
952-404-3320; fax: 952-404-6414
www.affinitycare.net

Staff

Contracted professionals 23,130
Psychiatrists 2,900
Psychologists 6,470
Social workers 7,430
Marriage/family/child counselors 1,070
Professional/mental health counselors 5,260

Clients

EAP clients 300
Lives covered at year-end 2004 230,000
Employees covered 110,000
Dependents covered 120,000

Revenues

Gross revenue 2004 \$800,000
Gross revenue 2003 \$600,000
EAP services 80%
EAP revenue \$640,000
Percentage from other services: 20%; value-added services for insurance companies, associations and membership organizations.

Service began: 2001.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: alcohol awareness, drug/chemical awareness, elder care, stress management.

Education/general services: employee education, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: phone counseling, practitioners' offices, selected worksites.

Industries served: associations, credit card companies, EAP resellers, financial institutions, health care organizations, insurance companies.

Billing method: capitated fee, fee for service, flat fee.

Reporting frequency: as requested, monthly, quarterly.

Offers utilization data to employer clients

Contact: Kenneth Larsen, president;
klarsen@affinitycare.net

Ann Clark Associates Inc. dba ACI

8910 University Center Lane, Suite 650,
San Diego, Calif. 92122;
800-932-0034; fax: 858-452-1254
www.acieap.com

Staff

Salaried employees 139

Psychiatrists 1
Psychologists 18
Social workers 15
Marriage/family/child counselors 45
Contracted professionals 44,000
Psychiatrists 250
Psychologists 4,300
Social workers 3,800
Marriage/family/child counselors 33,150
Professional/mental health counselors 2,500

Clients

EAP clients 254
Lives covered at year-end 2004 1,420,000
Employees covered 568,000
Dependents covered 852,000

Revenues

Gross revenue 2004 \$3,992,760
Gross revenue 2003 \$3,697,000
EAP services 70%
EAP revenue \$2,794,932
Percentage from other services: 30%; Affinity Work/Life and AppleCore Wellness programs, consulting, public speaking, royalties.

Service began: 1983.

Parent: ACI Enterprises Inc.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices.

Billing method: capitated fee; \$26 per employee per year.

Reporting frequency: as requested, quarterly.

Offers utilization data to employer clients

Officers: Dr. Ann D. Clark, CEO; Tori Barr, senior vp-corporate relations; Erin Judy, senior vp-global sales; Christie Gilbert, director.

Contact: Sara Hutter, director-corporate media;
shutter@acieap.com

B

Bensinger, DuPont & Associates

20 N. Wacker Drive, Suite 920,
Chicago, Ill. 60606;
312-726-8620; fax: 312-726-1061
www.bensingerdupont.com

Staff

Salaried employees 55
Psychiatrists 1
Psychologists 1
Social workers 10
Marriage/family/child counselors 2
Professional/mental health counselors 30
Contracted professionals 8,100
Psychologists 53
Social workers 700
Marriage/family/child counselors 557
Professional/mental health counselors 6,790

Clients

EAP clients 250
Lives covered at year-end 2004 1,800,000
Employees covered 595,000
Dependents covered 1,205,000

Revenues

Gross revenue 2004 \$7,250,000
Gross revenue 2003 \$7,200,000
EAP services 57%
EAP revenue \$4,132,500
Percentage from other services: 43%; consulting, fitness for duty, medical review officer services, research, substance abuse consulting, training.

Service began: 1982.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, supervisor training, workplace problem identification.

Service area: nationwide.

Counseling sites: EAP facilities, practitioners' offices, selected worksites.

Billing method: capitated fee, fee for service, flat fee.

Reporting frequency: annually, as requested, quarterly.

Offers utilization data to employer clients

Officers: Peter Bensinger, president/CEO; Robert DuPont, executive vp; Marie Apke, senior vp.

Contact: Andrea Sinisi, director-marketing;
andrea.sinisi@bensingerdupont.com

Business Health Services

711 W. 40th St., Suite 207,
Baltimore, Md. 21211;
800-765-3277; fax: 410-889-7397
www.bhsonline.com

Staff

Salaried employees 28
Social workers 12
Professional/mental health counselors 6

Continued on next page

Continued from previous page

Contracted professionals.....	10,000
Psychiatrists.....	75
Psychologists.....	1,500
Social workers.....	5,700
Marriage/family/child counselors.....	225
Professional/mental health counselors..	2,500

Clients

EAP clients.....	120
Lives covered at year-end 2004.....	690,000
Employees covered.....	300,000
Dependents covered.....	390,000

Revenues

Gross revenue 2004.....	\$2,100,000
Gross revenue 2003.....	\$1,900,000
EAP services.....	100%
EAP revenue.....	\$2,100,000

Service began: 1983.

Parent: Janus Associates Inc.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices, selected worksites.

Billing method: capitated fee, fee for service;

per employee.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Dawn Motovidlak, president/CEO; Karen Brincka, director-quality assurance; Lynn Scarbath Berger, director-corporate development; Beth Spotts, director-clinical operations.

Contact: Lynn Scarbath Berger; 800-765-3277, ext. 207; lberger@bhsonline.com.

C

Carilion EAP

213 McClanahan St., Suite 201A,
Roanoke, Va. 24108;
540-981-8950; fax: 540-342-1318
www.carilion.com

Staff

Salaried employees.....	23
Psychologists.....	2
Social workers.....	7
Marriage/family/child counselors.....	2
Professional/mental health counselors.....	5
Contracted professionals.....	65
Social workers.....	25
Marriage/family/child counselors.....	5
Professional/mental health counselors.....	35

Clients

EAP clients.....	104
Lives covered at year-end 2004.....	137,000
Employees covered.....	38,500
Dependents covered.....	98,500

Revenues

Gross revenue 2004.....	\$521,000

Gross revenue 2003.....	\$526,000
EAP services.....	95%
EAP revenue.....	\$494,950
Percentage from other services:	5%; consulting.

Service began: 1986.

Parent: Carilion Health System.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: alcohol awareness, drug/chemical awareness, elder care, stress management.

Education/general services: drug-free workplace, employee education, supervisor training, workplace problem identification.

Service area: nationwide.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices, selected worksites.

Industries served: educational institutions, health care, manufacturing, service, utilities.

Billing method: capitated fee; fee for service; flat fee, \$16.50 per employee per year; DOT/SAP services, training.

Reporting frequency: as requested, quarterly.

Offers utilization data to employer clients

Officers: Lisa Mitchell, director; Mark Derbyshire, director-outpatient services; Ken Redick, EAP manager.

Contact: Ken Redick, EAP manager, 800-992-1931; kredick@carilion.com.

Ceridian Corp.

3311 E. Old Shakopee Road
Minneapolis, Minn. 55425
925-853-8100; fax: 925-853-4430
www.myceridian.com

Staff

Salaried employees.....	516
Psychiatrists.....	1
Psychologists.....	37
Social workers.....	96
Marriage/family/child counselors.....	8
Professional/mental health counselors.....	121
Contracted professionals.....	6,107

Clients

EAP clients.....	506
Lives covered at year-end 2004.....	751,438

Revenues

Gross revenue 2004.....	\$1,320,400,000
Gross revenue 2003.....	\$1,274,100,000

Service began: 1981.

For profit.

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free work-

Directory explanation box

The *Business Insurance* Directory of Employee Assistance Program Providers lists organizations that provide a variety of EAP services to employers on a direct, stand-alone basis.

BI defines an employee assistance program as one that provides counseling and training to assist employees in the identification and resolution of personal problems. In addition, EAP services may include referrals to specialists for treatment. To be listed in the directory, a company must generate at least \$100,000 in gross revenues from EAP services or provide EAP services in at least three states.

Each listing begins with the company's name and address. Information on staff (given in full-time equivalents for year-end 2004) appears in two sections: salaried employees and contracted professionals. This staff number could include psychiatrists, psychologists, social workers, marriage/family/child counselors, professional/mental health counselors or physicians.

Information on clients includes the total number of employer clients served, total

lives covered at year-end 2004 and a breakdown of lives into employee lives and dependent lives. 2004 and 2003 gross revenues are given next, followed by information on revenues derived from EAP services. Also provided are the year services began, the parent company and whether the organization is a for-profit entity.

Services available are listed under three categories: assessments/treatment, health promotion and educational/general services. The specialties section details particular industries for which the organization provides services.

The service area is listed next, followed by methods of reporting and billing. A list of principal officers and a contact person for those seeking more information complete the listings.

Listings are generated from responses to a *BI* questionnaire. The directory is published as an editorial service; there is no charge to be included. Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information provided.

Continued on next page

BI RANKS

Largest employee assistance program providers

Ranked by number of lives covered at year-end 2004

Rank	Company/Address	Phone/Fax/Web site	Lives covered	Employer clients	Total salaried employees	Total contracted employees	Principal officer
1	ComPsych Corp. NBC Tower, 455 Cityfront Plaza Drive Chicago, Ill. 60611	800-851-1714 Fax: 312-595-3125 www.compsych.com	23,400,000	6,100	327	28,021	Dr. Richard A. Chaifetz, chairman/CEO
2	Magellan Health Services Inc. 16 Munson Road Farmington, Conn. 06032	860-507-1900 Fax: 860-507-1990 www.magellanhealth.com	12,800,000	1,605	4,300	63,000	Steven Shulman, chairman/CEO
3	CIGNA Behavioral Health 11095 Viking Drive, Suite 350 Eden Prairie, Minn. 55344	952-996-2000 Fax: 952-996-2659 www.cignabehavioral.com	6,300,000	1,000	950	17,962	Keith Dixon, president/CEO
4	VMC Behavioral Healthcare Services 100 S. Greenleaf Gurnee, Ill. 60031	847-625-3500 Fax: 847-249-2772 www.vmceap.com	4,610,000	332	238	17,950	Mary Vasquez, president/CEO
5	Managed Health Network dba MHN 503 Canal Blvd. Point Richmond, Calif. 94804	800-488-8449 Fax: 510-620-6490 www.mhn.com	3,821,861	560	900	40,269	Jerry V. Coil, president/CEO
6	Horizon Health EAP Services 1500 Waters Ridge Drive Lewisville, Texas 75057	877-232-8172 Fax: 972-420-8247 www.horizoncare.net	3,339,000	2,226	327	23,209	Cindy Sheriff, president
7	Claremont Partners Inc. 1050 Marina Village Parkway, Suite 203 Alameda, Calif. 94501	800-834-3773 Fax: 510-337-8833 www.claremonteap.com , www.claremontpartners.net	3,152,100	1,215	200	18,215	Tom Bjornson, CEO
8	Bensinger, DuPont & Associates 20 N. Wacker Drive, Suite 920 Chicago, Ill. 60606	312-726-8620 Fax: 312-726-1061 www.bensingerdupont.com	1,800,000	250	55	8,100	Peter Bensinger, president/CEO
9	ValueOptions Inc. 240 Corporate Blvd. Norfolk, Va. 23502	757-459-5200 www.valueoptions.com	1,470,695	331	4,622	48,216	Ronald I. Dozoretz, chairman/president/CEO
10	Ann Clark Associates Inc. dba ACI 8910 University Center Lane, Suite 650 San Diego, Calif. 92122	800-932-0034 Fax: 858-452-1254 www.acieap.com	1,420,000	254	139	44,000	Dr. Ann D. Clark, CEO

Visit www.businessinsurance.com for the full searchable Directory of Employee Assistance Program Providers.

Continued from previous page
place, employee education, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: EAP facilities, phone counseling, practitioners' offices, selected worksites.

Billing method: capitated fee, fee for service, other; per employee per; usage based pricing.

Reporting frequency: annually, as requested, monthly, quarterly.

Officers: Ronald L. Turner, chairman/president/CEO.

CIGNA Behavioral Health

11095 Viking Drive, Suite 350,
Eden Prairie, Minn. 55344;
952-996-2000; fax: 952-996-2659
www.cignabehavioral.com

Staff

Salaried employees 950
Contracted professionals 17,962

Clients

EAP clients 1,000
Lives covered at year-end 2004 6,300,000

Revenues

Gross revenue 2004 \$468,000,000
Gross revenue 2003 \$472,000,000
EAP services 11.5%
EAP revenue \$54,000,000
Percentage other services: 88.5%.

Service began: 1974.

Parent: CIGNA Corp.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, supervisor training, workplace problem identification.

Service area: nationwide.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices.

Billing method: capitated fee, fee for service, per employee.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Keith Dixon, president/CEO; Rhonda Robinson-Beale, chief medical officer; Gidget Peddie, vp-national sales.

Contact: sales office; 800-637-1257;
contactcbh@cignabehavioral.com.

Claremont Partners Inc.

1050 Marina Village Parkway,
Suite 203,
Alameda, Calif. 94501;
800-834-3773; fax: 510-337-8833
www.claremontep.com, www.claremontpartners.net

Staff

Salaried employees 200
Contracted professionals 18,215

Clients

EAP clients 1,215
Lives covered at year-end 2004 3,152,100
Employees covered 1,501,000
Dependents covered 1,651,100

Revenues

Gross revenue 2004 \$32,000,000
Gross revenue 2003 \$32,000,000
EAP services 80%
EAP revenue \$25,600,000
Percentage from other services: 20%; training, organizational development, managed care.

Service began: 1990.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation.

Education/general services: drug-free workplace, employee education, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: EAP facilities, phone counseling, practitioners' offices, selected worksites.

Billing method: capitated fee, fee for service, flat fee, per employee, performance based pricing.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Tom Bjornson, CEO; Tom Farris, clinical director/COO; Mark Hellender vp-marketing and broker services; Laurie Slez, director-account services.

Contact: Tom Farris; 510-995-1109;
tfarris@claremontep.com.

Comprehensive EAP

5 Militia Drive,
Lexington, Mass. 02421;
781-863-8283; fax: 781-860-9839
www.compeap.com

Staff

Salaried employees 3
Psychologists 1
Social workers 1
Professional/mental health counselors 1
Contracted professionals 200
Psychologists 40
Social workers 80
Marriage/family/child counselors 20
Professional/mental health counselors 60

Clients

EAP clients 30
Lives covered at year-end 2004 26,050
Employees covered 10,420
Dependents covered 15,630

Revenues

Gross revenue 2004 \$780,000
Gross revenue 2003 \$750,000
EAP services 85%
EAP revenue \$663,000
Percentage from other services: 15%

Service began: 1984.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, stress, suicide.

Health promotion services: alcohol awareness, drug/chemical awareness, elder care, stress management.

Education/general services: employee education, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: practitioners' offices, selected worksites.

Industries served: financial institutions, high tech, manufacturing, nonprofit organizations.

Billing method: capitated fee; \$30 to \$46 per employee per year.

Reporting frequency: quarterly.

Offers utilization data to employer clients

Officers: Mark Sagor, president; Bob Kagey, clinical director.

ComPsych Corp.

NBC Tower, 455 Cityfront Plaza Drive,
Chicago, Ill. 60611;
800-851-1714; fax: 312-595-3125
www.compsych.com

Staff

Salaried employees 327
Psychiatrists 2
Psychologists 16
Social workers 163
Marriage/family/child counselors 82
Professional/mental health counselors 64
Contracted professionals 28,021
Psychiatrists 2,808
Psychologists 7,225
Social workers 16,615
Marriage/family/child counselors 1,133
Professional/mental health counselors 211
Physicians 29

Clients

EAP clients 6,100
Lives covered at year-end 2004 23,400,000
Employees covered 9,360,000
Dependents covered 14,040,000

Revenues

Gross revenue 2004 \$150,000,000
Gross revenue 2003 \$128,000,000
EAP services 59%
EAP revenue \$88,500,000
Percentage from other services: 41%; behavioral health, critical incident stress debriefing, human resources support services, international services, wellness, work/life.

Service began: 1984.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exer-

Continued on next page

Continued from previous page

cise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: EAP facilities, phone counseling, practitioners' offices.

Industries served: government, multinational corporations, Taft-Hartley.

Billing method: capitated fee, fee for service; per employee.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Dr. Richard A. Chaifetz, chairman/CEO; Robert Jacobson, CFO.

Contact: info@compspsych.com.

CONCERN: EAP

1503 Grant Road, Suite 120,
Mountain View, Calif. 94040;
888-533-6015; fax: 650-965-2849
www.concern-eap.com

Staff

Salaried employees	28
Psychiatrists	1
Psychologists	4
Social workers	5
Marriage/family/child counselors	1
Physicians	1
Contracted professionals	7,000

Clients

EAP clients	228
Lives covered at year-end 2004	245,000
Employees covered	98,000
Dependents covered	147,000

Revenues

Gross revenue 2004	\$5,200,000
Gross revenue 2003	\$4,500,000
EAP services	100%
EAP revenue	\$5,200,000

Service began: 1981.

Parent: El Camino Hospital Foundation.

Nonprofit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices, selected worksites.

Billing method: capitated fee, fee for service, flat fee, per employee.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Cecile Currier, executive director/CEO.

Contact: Paulette Hannah, director-business development.

Corporate Counseling Associates Inc.

475 Park Ave. S.,
New York, N.Y. 10016;
212-686-6827; fax: 212-686-6511
www.corporatecounseling.com

Staff

Salaried employees	75
Contracted professionals	10,000

Clients

EAP clients	250
Lives covered at year-end 2004	500,000
Employees covered	300,000
Dependents covered	200,000

Revenues

Gross revenue 2004	\$7,500,000
Gross revenue 2003	\$6,000,000
EAP services	64%
EAP revenue	\$4,781,250
Percentage from other services	36%

Service began: 1984.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: EAP facilities, all worksites, practitioners' offices.

Industries served: advertising, apparel, financial services, insurance, legal, manufacturing, media, public service, publishing.

Billing method: capitated fee, per employee.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Robert Levy, president; Bruce Davidson, vp-operations; Georgia Critsimilios, vp-sales and marketing.

Contact: Georgia Critsimilios;
ghc@corporatecounseling.com.

E

Employee Resource Systems Inc.

29 E. Madison, Suite 1600,
Chicago, Ill. 60602;
312-780-6316; fax: 312-780-6344
www.ers-usa.org

Staff

Salaried employees	16
Psychologists	1

Social workers	8
Professional/mental health counselors	4
Contracted professionals	4,153
Psychiatrists	205
Psychologists	680
Social workers	2,770
Professional/mental health counselors	498

Clients

EAP clients	125
Lives covered at year-end 2004	237,500
Employees covered	95,000
Dependents covered	142,500

Revenues

Gross revenue 2004	\$1,600,000
Gross revenue 2003	\$1,300,000
EAP services	90%
EAP revenue	\$1,440,000
Percentage from other services: 10%; drug-free workplace, organizational assessments, substance abuse professional evaluations, training.	

Service began: 1993.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, supervisor training, workplace problem identification.

Service area: nationwide.

Counseling sites: EAP facilities, phone counseling, practitioners' offices, selected worksites.

Industries served: associations, health care, manufacturing, labor unions, social services.

Billing method: capitated fee, fee for service, flat fee, per employee, retainer plus per case fee.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: William R. Heffernan, Gary S. Cohen, co-presidents; James Korenich, clinical director; Andrea Harkleroad, account manager.

Contact: Gary S. Cohen; gcohen@ers-usa.org.

Employee Support Systems Co.

309 N. Rampart St., Suite A,
Orange, Calif. 92868;
714-978-7915; fax: 714-634-1621
www.esscorp.com

Staff

Salaried employees	18
Psychologists	1
Social workers	4
Marriage/family/child counselors	2
Contracted professionals	850
Psychiatrists	49
Psychologists	523
Social workers	257
Marriage/family/child counselors	21

Clients

EAP clients	252
Lives covered at year-end 2004	383,000

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Employees covered 109,400
Dependents covered 273,600

Revenues

Gross revenue 2004 \$2,500,000
Gross revenue 2003 \$2,351,127
EAP services 100%
EAP revenue \$2,500,000

Service began: 1979.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: nationwide.

Counseling sites: EAP facilities, all worksites, practitioners' offices.

Billing method: capitated fee; fee for service; flat fee, \$1 to \$3 per employee per month.

Reporting frequency: quarterly.

Offers utilization data to employer clients

Officers: Janet R. Huneycutt, chairman; Norman N. Huneycutt, president; Maria Tankersley, vp.

Contact: Maria Tankersley; 211 E. Moore Ave., Terrell, Texas 75160; 972-551-1299; mtankersley@esscocom.com.

Encompass L.L.C.*

648 Monroe N.W., Suite B7,
Grand Rapids, Mich. 49503;
800-788-8630; fax: 616-459-9181
www.encompass.us.com

Staff

Salaried employees 12
Social workers 8
Contracted professionals 112

Clients

EAP clients 178
Lives covered at year-end 2004 96,000

Revenues

Gross revenue 2004 \$950,000
Gross revenue 2003 \$850,000
EAP services 90%
EAP revenue \$855,000
Percentage from other services: 10%; consulting, work/life and convenience.

Service began: 1988.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices, selected worksites.

Industries served: health care, manufacturing, small businesses.

Billing method: capitated fee, fee for service, flat fee, per employee.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Alison Brown, president/CEO; Barbara Gritter, vp-clinical services and quality assurance; Michael Ohren, vp-organizational development resources.

Contact: Joan Taylor, vp-business development

*Formerly Employee Assistance Associates L.L.C.

H

Harris Rothenberg International

99 Wall St.,
New York, N.Y. 10005;
212 422-8847; fax: 212 422-9136
www.harrisrothenberg.com

Staff

Salaried employees 70
Psychiatrists 1
Psychologists 4
Social workers 25
Marriage/family/child counselors 10
Professional/mental health counselors 10
Contracted professionals 10,806
Psychiatrists 37
Psychologists 900
Social workers 9,869

Clients

EAP clients 300
Lives covered at year-end 2004 1,000,000
Employees covered 400,000
Dependents covered 600,000

Revenues

Gross revenue 2004 \$11,000,000
Gross revenue 2003 \$11,000,000
EAP services 65%
EAP revenue \$7,000,000
Percentage from other services: 35%; work/life, behavioral risk management, executive services, training.

Service began: 1983.

Nonprofit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability

reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices, selected worksites.

Billing method: capitated fee, fee for service, flat fee, per employee.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Dr. Beatrice Harris, Dr. Edward Trieber, managing partners.

Contact: Marian Manuel, director-business development.

Health Resources

190 N. Main St.,
Natick, Mass. 01760;
508-655-9766; fax: 508-655-9922
www.healthresourcescorp.com

Staff

Salaried employees 14
Psychiatrists 1
Psychologists 1
Social workers 12
Contracted professionals 12,377
Psychiatrists 1
Psychologists 2,047
Social workers 9,327
Marriage/family/child counselors 536
Professional/mental health counselors 466

Clients

EAP clients 671
Lives covered at year-end 2004 510,000
Employees covered 160,000
Dependents covered 350,000

Revenues

Gross revenue 2004 \$18,000,000
Gross revenue 2003 \$15,000,000
EAP services 30%
EAP revenue \$5,400,000
Percentage from other services: 70%; occupational health.

Service began: 1981.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices, selected worksites.

Billing method: capitated fee, fee for service,

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flat fee, per employee.

Reporting frequency: annually, as requested, monthly, quarterly.

Officers: Deborah Talbot, president; Robert Giggey, CEO; Patricia Dzindolet, vp.

Contact: Patricia Dzindolet.

Horizon Health EAP Services

1500 Waters Ridge Drive,
Lewisville, Texas 75057;
877-232-8172; fax: 972-420-8247
www.horizoncare.net

Staff

Salaried employees	327
Psychiatrists	9
Psychologists	4
Social workers	34
Marriage/family/child counselors	7
Professional/mental health counselors	36
Contracted professionals	23,209
Psychiatrists	2,895
Psychologists	6,472
Social workers	7,640
Marriage/family/child counselors	1,076
Professional/mental health counselors	5,126

Clients

EAP clients	2,226
Lives covered at year-end 2004	3,339,000
Employees covered	1,335,600
Dependents covered	2,003,400

Revenues

Gross revenue 2004	\$52,482,140
Gross revenue 2003	\$48,348,055
EAP services	52%
EAP revenue	\$27,027,001
Percentage from other services: 48%; administrative services for behavioral health care, psychiatric disability management, outcome management, wellness management, work/life.	

Service began: 1975.

Parent: Horizon Health Corp.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: all worksites, phone counseling, practitioners' offices, selected worksites.

Billing method: capitated fee, per member per month; fee for service; flat fee; per employee.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Cindy Sheriff, president; David Meyer-cord, senior vp-administration/corporate counsel; John Pitts, senior vp-finance/CFO.

Contact: Bill Moore, director-business development; 972-420-7480;

bill.moore@horizonhealth.com.

Integrated Behavioral Health

3070 Bristol St., Suite 350,
Costa Mesa, Calif. 92626;
800-395-1616; fax: 714-556-5430
www.ibhcorp.com

Staff

Salaried employees	36
Psychiatrists	3
Psychologists	10
Social workers	2
Marriage/family/child counselors	2
Contracted professionals	4,970
Psychiatrists	920
Psychologists	1,900
Social workers	900
Marriage/family/child counselors	550
Professional/mental health counselors	700

Clients

EAP clients	1,600
Lives covered at year-end 2004	650,000
Employees covered	300,000
Dependents covered	350,000

Revenues

Gross revenue 2004	\$3,600,000
Gross revenue 2003	\$3,200,000
EAP services	64%
EAP revenue	\$2,300,000
Percentage from other services: 36%; behavioral health benefit management.	

Service began: 1992.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: nationwide.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices, selected worksites.

Billing method: capitated fee, flat fee, per employee.

Reporting frequency: annually, as requested, quarterly.

Officers: Samuel L. Mayhugh, chief clinical officer/office of the president; Tom Yankoff, CFO/office of the president; Edward M. Bosanac, COO/office of the president.

Contact: Edward M. Bosanac;
ed.bosanac@ibhcorp.com.

Interface EAP

10370 Richmond Ave., Suite 1100,
Houston, Texas 77042;
713-781-3364; fax: 713-784-0425
www.ieap.com

Staff

Salaried employees	24
Psychiatrists	1
Psychologists	1
Contracted professionals	8,160
Psychiatrists	1,167
Psychologists	1,710
Social workers	573
Marriage/family/child counselors	1,171
Professional/mental health counselors	2,040

Clients

EAP clients	195
Lives covered at year-end 2004	239,600
Employees covered	95,800
Dependents covered	143,800

Revenues

Gross revenue 2004	\$2,600,000
Gross revenue 2003	\$2,600,000
EAP services	85%
EAP revenue	\$2,200,000
Percentage from other services: 15%; managed care, pharmacy intervention program.	

Service began: 1989.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, supervisor training, workplace problem identification.

Service area: nationwide.

Counseling sites: all worksites, practitioners' offices.

Billing method: capitated fee; fee for service; flat fee; \$2 to \$4 per employee per month.

Reporting frequency: as requested, quarterly.

Officers: Fred Newman, CEO; Sharon Elletson, vp-operations; Tina M. Pace, vp-administration.

Contact: marketing representative;
marketing@ieap.com.

M

Magellan Health Services Inc.

16 Munson Road,
Farmington, Conn. 06032;
860-507-1900; fax: 860-507-1990
www.magellanhealth.com

Staff

Salaried employees	4,300
Contracted professionals	63,000

Clients

EAP clients	1,605
Lives covered at year-end 2004	12,800,000

Revenues

Continued on next page

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Gross revenue 2004 \$1,795,000,000
Gross revenue 2003 \$1,560,000,000
EAP services 6%
EAP revenue \$104,000,000
Percentage from other services 94%

Service began: 1973.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: EAP facilities, phone counseling, practitioners' offices, selected worksites.

Billing method: capitated fee, fee for service, flat fee, per employee.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Steven Shulman, chairman/CEO; Dr. Rene Lerer, president/COO; Mark Demilio, CFO.

Contact: Nancy Baba, senior vp-employer sales; 860-507-1908.

Managed Health Network dba MHN

503 Canal Blvd.,
Point Richmond, Calif. 94804;
800-488-8449; fax: 510-620-6490
www.mhn.com

Staff

Salaried employees 900
Contracted professionals 40,269
Psychiatrists 5,374
Psychologists 10,323
Social workers 12,090
Marriage/family/child counselors 3,954
Professional/mental health counselors 4,306
Physicians 4,222

Clients

EAP clients 560
Lives covered at year-end 2004 3,821,861
Employees covered 1,661,679
Dependents covered 2,160,182

Revenues

Gross revenue 2004 \$243,194,850
Gross revenue 2003 \$222,711,154
EAP services 20%
EAP revenue \$49,442,121
Percentage from other services: 79.7%; driving under the influence offender program, managed behavioral health, return-to-work programs.

Service began: 1974.

Parent: Health Net Inc.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns,

legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: phone counseling, practitioners' offices.

Billing method: capitated fee, fee for service, per employee.

Reporting frequency: as requested, monthly.

Offers utilization data to employer clients

Officers: Jerry V. Coil, president/CEO; Steven Sell, vp-employer services; Ian Shaffer, chief medical officer.

Contact: Sondra Maas, marketing manager; 510-620-6462; sondra.maas@mhn.com.

N

New Directions Behavioral Health L.L.C.

9393 W. 110th St., Suite 600,
Overland Park, Kan. 66210;
913-982-8200; fax: 913-982-8201
www.ndbh.com

Staff

Salaried employees 95
Psychiatrists 3
Psychologists 7
Social workers 22
Marriage/family/child counselors 2
Professional/mental health counselors 10
Contracted professionals 7,001
Psychologists 1,328
Social workers 4,329
Marriage/family/child counselors 46
Professional/mental health counselors 1,298

Clients

EAP clients 489
Lives covered at year-end 2004 440,757
Employees covered 200,359
Dependents covered 240,398

Revenues

Gross revenue 2004 \$23,492,000
Gross revenue 2003 \$24,957,752
EAP services 17%
EAP revenue \$3,972,079
Percentage from other services: 83%; human resources consulting services, managed behavioral health.

Service began: 1978.

Parent: Blue Cross and Blue Shield of Kansas City.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness,

elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: nationwide.

Counseling sites: EAP facilities, phone counseling, practitioners' offices.

Billing method: capitated fee, fee for service, flat fee, per employee.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: John F. Quick, president/CEO; Maureen T. Hennessey, executive vp/chief clinical officer; Betsy Klein, regional vp.

Contact: Lenora Larson, director-business development; 913-982-8128;
llarson@ndbh.com.

P

Perspectives Ltd.

20 N. Clark St., Suite 2650,
Chicago, Ill. 60602;
800-866-7556; fax: 312-558-1570
www.perspectivesltd.com

Staff

Salaried employees 52
Psychiatrists 1
Psychologists 3
Social workers 26
Professional/mental health counselors 5
Contracted professionals 7,800
Psychiatrists 600
Psychologists 2,050
Social workers 4,800
Marriage/family/child counselors 100
Professional/mental health counselors 250

Clients

EAP clients 162
Lives covered at year-end 2004 600,000
Employees covered 180,000
Dependents covered 420,000

Revenues

Gross revenue 2004 \$4,300,000
Gross revenue 2003 \$4,250,000
EAP services 90%
EAP revenue \$3,870,000
Percentage from other services: 10%; managed behavioral healthcare, wellness.

Service began: 1981.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, supervisor training,

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workplace problem identification.

Service area: international.

Counseling sites: EAP facilities, phone counseling, practitioners' offices, selected worksites.

Industries served: educational, health care, legal, manufacturing, social service, union organizations.

Billing method: capitated fee, fee for service, per employee.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Bernie Dyme, principal/president; Jeff Blaine, principal/vp-clinical services; Terry Cahill, principal/vp-development.

Contact: Terry Cahill; 312-558-1563; thc@perspectivesltd.com.

S

Solutions EAP

213 Court St.,
Middletown, Conn. 06457;
800-526-3485; fax: 860-704-6221
www.solutions-eap.com

Staff

Salaried employees	7
Social workers	2
Professional/mental health counselors	3
Contracted professionals	170
Psychologists	15
Social workers	111
Marriage/family/child counselors	18
Professional/mental health counselors	26

Clients

EAP clients	80
Lives covered at year-end 2004	63,000
Employees covered	32,500
Dependents covered	30,500

Revenues

Gross revenue 2004	\$670,000
Gross revenue 2003	\$608,000
EAP services	100%
EAP revenue	\$670,000

Service began: 1980.

Parent: Hartford Healthcare Corp.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: alcohol awareness, drug/chemical awareness, elder care, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, supervisor training, workplace problem identification.

Counseling sites: EAP facilities, practitioners' offices, selected worksites.

Industries served: education, health care, municipal and state governments.

Billing method: capitated fee; fee for service; flat fee, \$17.50 to \$29 per employee per year.

Reporting frequency: annually, as requested,

monthly, quarterly.

Offers utilization data to employer clients

Officers: Sam Moy, president; Dave Judd, vp; Mark Cesaro, director-management services.

Contact: George Wassell, director; 860-704-6222; gwassell@abhct.com.

V

VMC Behavioral Healthcare Services

100 S. Greenleaf,
Gurnee, Ill. 60031;
847-625-3500; fax: 847-249-2772
www.vmceap.com

Staff

Salaried employees	238
Psychologists	16
Social workers	60
Marriage/family/child counselors	13
Professional/mental health counselors	24
Physicians	5
Contracted professionals	17,950
Psychiatrists	814
Psychologists	2,141
Social workers	8,829
Marriage/family/child counselors	1,395
Professional/mental health counselors	4,383
Physicians	388

Clients

EAP clients	332
Lives covered at year-end 2004	4,610,000
Employees covered	1,845,000
Dependents covered	2,765,000

Revenues

Gross revenue 2004	\$23,100,000
Gross revenue 2003	\$21,000,000
EAP services	80%
EAP revenue	\$1,848,000
Percentage from other services:	20%; disease management, managed mental health, wellness.

Service began: 1976.

Parent: The Vasquez Group.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: international, nationwide.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices.

Billing method: capitated fee, fee for service, flat fee, per employee.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Mary Vasquez, president/CEO; Daniel Kennedy, vp/CFO; Joseph Honor, vp/COO.

Contact: Sean Fogarty, U.S. director-sales and marketing; 847-625-3516; sfogarty@vmceap.com.

ValueOptions Inc.

240 Corporate Blvd.,
Norfolk, Va. 23502;
757-459-5200
www.valueoptions.com

Staff

Salaried employees	4,622
Contracted professionals	48,216
Psychiatrists	7,565
Psychologists	6,877
Marriage/family/child counselors	8,265
Professional/mental health counselors	25,509

Clients

EAP clients	331
Lives covered at year-end 2004	1,470,695
Employees covered	588,278
Dependents covered	882,417

Revenues

Gross revenue 2004	\$1,121,166,756
Gross revenue 2003	\$1,137,378,321
EAP services	3%
EAP revenue	\$33,997,444
Percentage from other services:	97%; mental health substance abuse services for public sector Medicaid contracts, health plans and employer groups; ancillary services such as work/life, concierge and coaching.

Service began: 1981.

Parent: FHC Health Systems Inc.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices, selected worksites.

Billing method: capitated fee, fee for service, flat fee, per employee.

Reporting frequency: annually, as requested, quarterly.

Offers utilization data to employer clients

Officers: Ronald I. Dozoretz, chairman/president/CEO; Chris Cavazos, president-employer solutions division; Chuck Taylor, executive vp-health and performance solutions.

Contact: Chuck Taylor; 919-941-5465; chuck.taylor@valueoptions.com.

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W

Wellspring Family Services EAP

1191 Second Ave., Suite 680,
Seattle, Wash. 98101;
206-654-4145; fax: 877-903-0542
www.family-services.org

Staff

Salaried employees 60
Professional/mental health counselors 20
Contracted professionals 350

Clients

EAP clients 260
Lives covered at year-end 2004 282,500
Employees covered 113,000
Dependents covered 169,500

Revenues

Gross revenue 2004 \$7,492,740
Gross revenue 2003 \$7,376,828
EAP services 26%
EAP revenue \$1,948,112
Percentage from other services 74%

Service began: 1985.

Parent: Family Services of King County.

Nonprofit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: alcohol awareness, drug/chemical awareness, elder care, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, supervisor training, workplace problem identification.

Service area: nationwide.

Counseling sites: EAP facilities, practitioners' offices, selected worksites.

Industries served: health care, hospitals, high tech, nonprofit organizations, schools.

Billing method: fee for service, per employee.

Reporting frequency: quarterly.

Offers utilization data to employer clients

Officers: Ruthann Howell, CEO-Family Services of King County; Lauren Thomas, COO-Family Services of King County; Kevin Host, director-Family Services EAP.

Contact: Kevin Host.

Wheeler Employee Assistance Program

74 East St., Suite 100,
Plainville, Conn. 06062;
800-522-3271; fax: 800-793-3554
www.wheelerclinic.org

Staff

Salaried employees 12
Psychiatrists 1
Psychologists 2
Social workers 1
Marriage/family/child counselors 3
Professional/mental health counselors 5

Contracted professionals 259
Psychiatrists 9
Psychologists 65
Social workers 90
Marriage/family/child counselors 60
Professional/mental health counselors 35

Clients

EAP clients 98
Lives covered at year-end 2004 155,000
Employees covered 45,000
Dependents covered 110,000

Revenues

Gross revenue 2004 \$684,000
Gross revenue 2003 \$642,000
EAP services 100%
EAP revenue \$684,000

Service began: 1975.

Parent: Wheeler Clinic.

Nonprofit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, supervisor training, workplace problem identification.

Service area: nationwide.

Counseling sites: EAP facilities, phone counseling, practitioners' offices, selected worksites.

Billing method: capitated fee, fee for service, per employee.

Reporting frequency: annually, as requested, quarterly.

Offers utilization data to employer clients

Officers: Edward Lorensen, chairman-Wheeler Clinic; Meg Sakellarides, vice chairwoman-Wheeler Clinic; David Berkowitz, executive director-Wheeler Clinic.

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
Psychologists 2
Professional/mental health counselors 1
Contracted professionals 1,000
Psychiatrists 167
Psychologists 177
Social workers 270
Marriage/family/child counselors 96
Professional/mental health counselors 290

Clients

EAP clients 24
Lives covered at year-end 2004 75,000
Employees covered 30,000
Dependents covered 45,000

Revenues

Gross revenue 2004 \$990,000

Gross revenue 2003 \$990,000
EAP services 45%
EAP revenue \$445,500
Percentage from other services: 55%; executive coaching and development, critical Incident stress management.

Service began: 1982.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, supervisor training, workplace problem identification.

Service area: nationwide.

Counseling sites: EAP facilities, phone counseling, practitioners' offices, selected worksites.

Billing method: capitated fee, fee for service, flat fee, per employee.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Gary L. Wood; president.

Contact: Gary L. Wood,
garylwood@mindspring.com; Patricia N. Alexander, vp-administration,
patricianalexander@earthlink.net.

Work/Life Innovations

1025 Silas Deane Highway,
Wethersfield, Conn. 06109;
800-568-7436; fax: 860-563-6912
www.worklifeinnovations.com

Staff

Salaried employees 40
Social workers 29
Marriage/family/child counselors 2
Contracted professionals 5
Psychiatrists 1
Psychologists 4

Clients

EAP clients 15
Lives covered at year-end 2004 435,000
Employees covered 145,000
Dependents covered 290,000

Revenues

Gross revenue 2004 \$1,300,000
Gross revenue 2003 \$1,275,000
EAP services 40%*
EAP revenue \$520,000*

Service began: 1995.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress

Continued on next page

Continued from previous page management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: all worksites, phone counseling.

Billing method: capitated fee, fee for service, per employee.

Reporting frequency: annually, as requested, quarterly.

Offers utilization data to employer clients

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Officers: Mary-Ellen Sposato Rogers, CEO; Louis Sanzaro, president.

Contact: Mary-Ellen Sposato Rogers

*Estimated.

Workplace Solutions L.L.C.

19 E. Schaumburg Road,
Schaumburg, Ill. 60194;
800-327-5071; fax: 847-895-0223
www.wseap.com

Staff

Salaried employees	20
Psychiatrists	1
Psychologists	1
Social workers	10
Professional/mental health counselors	4
Contracted professionals	800

Clients

EAP clients	190
Lives covered at year-end 2004	276,000
Employees covered	92,000
Dependents covered	184,000

Revenues

Gross revenue 2004	\$1,700,000
Gross revenue 2003	\$1,600,000
EAP services	95%
EAP revenue	\$1,615,000
Percentage from other services	5%; drug free workplace consultation, management consultation, organizational development services, wellness seminars.

Service began: 1977.

Parent: Alexian Brothers Health Network, 50%; Human Resource Consulting Group, 40%; Kenneth Young Center, 10%.

For profit

Assessment/treatment available: adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: international.

Counseling sites: EAP facilities, phone counseling, practitioners' offices, selected worksites.

Industries served: education, health care services, manufacturing, municipalities, park districts.

Billing method: capitated fee, fee for service, flat fee, per employee.

Reporting frequency: annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Roger Johnson, chairman; Steve Julius, president/managing partner; Rick Kronberg, vp-operations.

Contact: Paula Peacock, director-business development and administration; 847-981-3687; peacockp@alexian.net.

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Dependent care resource & referral service providers

A

Ann Clark Associates Inc. dba ACI

8910 University Center Lane, Suite 650,
San Diego, Calif. 92122-1029;
858-452-1254; fax: 858-452-7819
www.acieap.com

Services began: 1993.

Parent: ACI Enterprises Inc.

Child care services: adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.
Elder care services: Medicare/Medicaid assistance, adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, nursing home referrals, retirement/community placement.

Program services: community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee need assessment, employee questionnaires, feasibility studies, focus groups.

Service area: international.

Clients

Total 140
Employee lives covered 70,000
Average utilization rate 4%

Staff

Total 26
Dedicated to resource and referral services .19

2004 revenues

Gross revenues\$3,992,760
Percentage from resource and referral services 18%

Compensation

Child care

Capitated fee\$6

Elder care

Capitated fee\$6

Communication/quality assurance: customized employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management training, onsite visits, vendor references.

Management reporting: annually, quarterly.

Officers: Dr. Ann D. Clark, CEO; Tori Barr, senior vp-corporate relations; Erin Judy, senior vp-global sales.

Contact: Sara Hutter; director-corporate media; shutter@acieap.com.

The Dependent Care Resource and Referral Service Providers directory explanation box can be found on page 321.

C

Child & Elder Care Insights Inc.

19111 Detroit Road, Suite 104,
Rocky River, Ohio 44116;
800-234-6322; fax: 440-356-2919
www.careports.com

Services began: 1985.

Child care services: adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.
Elder care services: Medicare/Medicaid assistance, adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, nursing home referrals, retirement/community placement.

Program services: community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee need assessment, employee questionnaires, feasibility studies, focus groups, regulatory advice, start-up and operation budget preparation, task force formation.

Service area: international.

Clients

Total 807
Employee lives covered 7,240,000
Average utilization rate 12.7%

Staff

Total 30
Dedicated to resource and referral services .24

2004 revenues

Gross revenues\$12,000,000
Percentage from resource and referral services 82%
Resource and referral services ...\$9,840,000

Compensation

Child care

Flat fee\$50 to \$400
Capitated fee\$0.50 to \$15 per year
Fee for services\$50 to \$400 per case
Other charitable services

Elder care

Flat fee\$50 to \$400
Capitated fee\$0.50 to \$15 per year
Fee for services\$50 to \$400 per case
Other charitable services

Communication/quality assurance: customized employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management training, onsite visits, vendor references.

Management reporting: annually, quarterly, semi-annually.

Contact: Elisabeth A. Bryenton, president/CEO.

ComPsych Corp.

NBC Tower, 455 Cityfront Plaza Drive,
Chicago, Ill. 60611;
800-851-1714; fax: 312-595-3125
www.compsych.com

Services began: 1990.

Child care services: adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.

Elder care services: Medicare/Medicaid assistance, adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, nursing home referrals, retirement/community placement.

Program services: community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee need assessment, employee questionnaires, feasibility studies, regulatory advice.

Service area: international.

Clients

Total 4,700
Employee lives covered 7,100,000
Average utilization rate 12%

Staff

Total 327
Dedicated to resource and referral services .98

2004 revenues

Gross revenues\$150,000,000
Percentage from resource and referral services 30%
Resource and referral services ...\$45,000,000

Communication/quality assurance: customized employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management training, onsite visits, vendor references.

Management reporting: annually, quarterly, semi-annually.

Officers: Dr. Richard A. Chaifetz, chairman/CEO; Robert Jacobson, CFO.

Contact: info@compsych.com.

Corporate Counseling Associates Inc.

475 Park Ave. S.,
New York, N.Y. 10016;
212-686-6827; fax: 212-686-6511
www.corporatecounseling.com

Services began: 1988.

Child care services: adoption services, after

Continued on next page

Continued from previous page
 school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.

Elder care services: Medicare/Medicaid assistance, adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, nursing home referrals, retirement/community placement.

Program services: consulting on employer/employee financing options, employee need assessment, task force formation.

Service area: nationwide.

Clients

Total 250
 Employee lives covered 500,000
 Average utilization rate 5%

Staff

Total 75
 Dedicated to resource and referral services .25

2004 revenues

Gross revenues\$7,500,000
 Percentage from resource and referral services 21.3%
 Resource and referral services ...\$1,593,750

Communication/quality assurance: customized employee communications, employee satisfaction follow-ups, free test cases, management

debriefing of problem, management training, onsite visits, vendor references.

Management reporting: annually, quarterly, semi-annually.

Officers: Robert Levy, president; Bruce Davidson, vp-operations; Georgia Critsimilios, vp-sales and marketing.

Contact: Georgia Critsimilios.

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: adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.

Elder care services: Medicare/Medicaid assistance, adult day care referrals, friendly visitor

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programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, nursing home referrals, retirement/community placement.

Program services: community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee need assessment, employee questionnaires, feasibility studies, focus groups, regulatory advice, start-up and operation budget preparation, task force formation.

Service area: international.

Clients

Total 100
 Employee lives covered 500,000
 Average utilization rate 20%

Staff

Total 20
 Dedicated to resource and referral services .20

2004 revenues

Gross revenues\$750,000
 Percentage from resource and referral services 100%
 Resource and referral services\$750,000

Compensation

Child care

Capitated fee\$2 to \$12
 Fee for services\$100 to \$200 per case

Elder care

Capitated fee\$3 to \$5
 Fee for services\$100 to \$200 per case
 Other ... enhanced adult care management program, \$150 per hour

Communication/quality assurance: customized employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management training, onsite visits, vendor references.

Management reporting: annually, quarterly, semi-annually.

Officers: Catherine Leibow, president; Corey Leibow, vp-sales.

Contact: Catherine Leibow; 800-777-3319; cathy@famcare.com.

P

Perspectives Ltd.

20 N. Clark St., Suite 2650,
 Chicago, Ill. 60602;
 800-866-7556; fax: 312-558-1570
www.perspectivesltd.com

Services began: 1998.

Child care services: adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, preschool placement, summer programs, temporary illness/emergency child care.

Elder care services: Medicare/Medicaid assistance, adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/finan-

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 only care services or benefit consulting services 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 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.

The service area section 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.

Also listed are the total number of employ-

er clients and the total number of employee lives covered at year-end 2004, as well as the average utilization rate for resource and referral services. Staff information is specified in full-time equivalents for year-end 2004; both the total number of employees and the number of employees dedicated to resource and referral services are listed. Gross revenues for 2004 are also included, as is the percentage of revenues the company derives from dependent care resource and referral services.

The section on 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.

Continued on next page



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Continued from previous page

cial assistance service, meals-on-wheels, nursing home referrals, retirement/community placement.

Program services: community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee need assessment, employee questionnaires, feasibility studies, focus groups, task force formation.

Service area: international.

Clients

Total 52
Employee lives covered 35,000
Average utilization rate 6%

Staff

Total 51
Dedicated to resource and referral services ..3

2004 revenues

Gross revenues\$4,300,000
Percentage from resource and referral services 8%
Resource and referral services\$344,000

Child care

Elder care

Communication/quality assurance: customized employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management training, onsite visits, vendor references.

Management reporting: annually, quarterly, semi-annually.

Officers: Bernie Dyme, president; Jeff Blaine, vp-clinical services; Terry Cahill, vp-development.

Contact: Terry Cahill.

W

Work & Family Benefits Inc.

600 Lanidex Plaza,
Parsippany, N.J. 07054;
973-871-1100; fax: 973-871-1109
www.wfbenefits.com

Services began: 1992.

Child care services: adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.

Elder care services: Medicare/Medicaid assistance, adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, nursing home referrals, retirement/community placement.

Program services: community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee need assessment, employee questionnaires, feasibility studies, focus groups, regulatory advice,

start-up and operation budget preparation, task force formation.

Service area: international.

Clients

Total 1,747
Employee lives covered 507,299
Average utilization rate 19%

Staff

Total 23
Dedicated to resource and referral services ..23

2004 revenues

Gross revenues\$2,460,000
Percentage from resource and referral services 97%
Resource and referral services\$2,386,200

Compensation:

Child care

Capitated fee\$0.50 to \$7.50 per year
Fee for services\$150 per case

Elder care

Capitated fee\$0.50 to \$7.50 per year
Fee for services\$150 per case

Communication/quality assurance: customized employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management training, onsite visits, vendor references.

Management reporting: annually, quarterly, semi-annually.

Contact: William H. Mulcahy, president/CEO.

Work/Life Innovations

1025 Silas Deane Highway,
Wethersfield, Conn. 06109;
800-568-7436; fax: 860-563-6912
www.worklifeinnovations.com

Services began: 1986.

Child care services: adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.

Elder care services: Medicare/Medicaid assistance, adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, nursing home referrals, retirement/community placement.

Program services: community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee questionnaires, feasibility studies, focus groups, regulatory advice, start-up and operation budget preparation, task force formation.

Service area: international.

Clients

Total 23
Employee lives covered 245,000
Average utilization rate 14%

Staff

Total 40
Dedicated to resource and referral services ..36

2004 revenues

Gross revenues\$1,300,000
Percentage from resource and referral services 60%*
Resource and referral services\$780,000*

Compensation:

Child care

Flat fee\$100
Capitated fee\$0.17 per month

Elder care

Flat fee\$150
Capitated fee\$0.19 per month

Communication/quality assurance: customized employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management training, onsite visits, vendor references.

Management reporting: annually, quarterly.

Officers: Mary-Ellen Sposato Rogers, CEO;
Louis Sanzaro, president

*Estimated.

Workplace Benefits dba WorkLife Benefits

4020 Capital Blvd., Suite 100,
Raleigh, N.C. 27604;
919-834-6506; fax: 919-833-9888
www.wlb.com

Services began: 1989.

Child care services: adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.

Elder care services: Medicare/Medicaid assistance, adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, nursing home referrals, retirement/community placement.

Program services: community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee need assessment, employee questionnaires, feasibility studies, focus groups, regulatory advice, start-up and operation budget preparation, task force formation.

Service area: nationwide.

Clients

Total 903
Employee lives covered 3,340,823
Average utilization rate 4%

Staff

Total 141
Dedicated to resource and referral services 100%

2004 revenues

Gross revenues\$13,400,000
Percentage from resource and referral services 82%
Resource and referral services ..\$11,000,000

Communication/quality assurance: customized

Continued on next page

Continued from previous page
employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management training, onsite visits.

Management reporting: quarterly.

Officers: Dean Debnam, CEO; Alan King, COO.

Contact: Alan King; 800-699-8011.

Workplace Solutions L.L.C.

19 E. Schaumburg Road,
Schaumburg, Ill. 60194;
800-327-5071; fax: 847-895-0223
www.wseap.com

Services began: 1977.

Parent: Alexian Brothers Health Network, 50%; Human Resource Consulting Group, 40%; Kenneth Young Center, 10%.

Child care services: adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.

Elder care services: Medicare/Medicaid assistance, adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/finan-

cial assistance service, meals-on-wheels, nursing home referrals, retirement/community placement.

Program services: community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee need assessment, employee questionnaires, feasibility studies, focus groups, regulatory advice, start-up and operation budget preparation, task force formation.

Service area: international.

Clients

Total 89
Employee lives covered 44,000
Average utilization rate 6%

Staff

Total 20
Dedicated to resource and referral services .3

2004 revenues

Gross revenues\$1,700,000
Percentage from resource
and referral services 5%
Resource and referral services\$850,000

Communication/quality assurance: customized employee communications, employee satisfaction follow-ups, management debriefing of problem, management training, onsite visits, vendor references.

Management reporting: annually, quarterly, semi-annually.

Officers: Roger Johnson, chairman; Steve

Julius, president/managing partner; Rick Kronberg, vp-operations.

Contact: Paula Peacock, director-business development and administration; 847-981-3687; peacockp@alexian.net.

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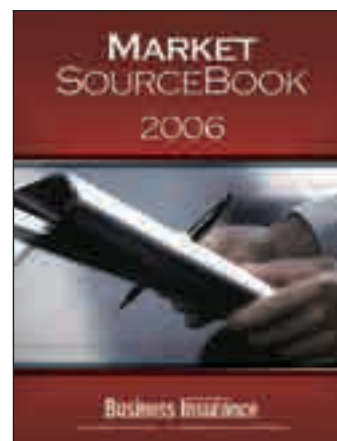
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Crain Communications Inc, Subscriber Services, 1155 Gratiot Avenue, Detroit, MI 48207-2912

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Rehabilitation management service providers

A

The ASU Group -Recovery Unlimited

2173 Commons Parkway,
Okemos, Mich. 48864;
800-968-2417; fax: 517-349-1410
www.asugroup.com

2004 revenues

Total\$4,577,000
Rehabilitation services\$686,550*

Staff

Total 34
Professionals 34
RNs 22
Vocational counselors 10
Other degreed professionals 2

Clients

Total 200
Corporate/institutional employers 30
Claims administrator (TPA) clients 30
Insurance companies 140

Cases

Rehabilitation cases closed in 2004 1,518

Rehab services since: 1974.

Parent: The ASU Group.

Rehabilitation services: job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: PPO access, concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, patient advocacy programs, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.

Service area: Illinois, Indiana, Kentucky, Michigan, Minnesota, Wisconsin.

Compensation: per hour, \$79.

Officers: Tara LaRose, president; Nancy Hilliard, vp-operations.

Contact: Debra Lee, administrative assistant.

* BI estimate.

Companies interested in purchasing *Business Insurance's* directories should contact the Crain Information Center at 312-649-5476 or biorders@crain.com

B

Board Certified Rehabilitation Consultants dba Life Care Services

255 W. Front St.,
Missoula, Mont. 59802;
406-721-9320; fax: 406-549-5305
www.nlcii.com

2004 revenues

Total\$1,000,000
Rehabilitation services\$800,000

Staff

Total 9
Professionals 7
RNs 1
Vocational counselors 4
Other degreed professionals 2

Clients

Total 150
Corporate/institutional employers 15
Claims administrator (TPA) clients 45
Insurance companies 45
Other 45, law firms

Cases

Rehabilitation cases closed in 2004 100
IME cases 15
Expert opinion cases 85

Rehab services since: 1987.

Rehabilitation services: independent medical examination, job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: PPO access, discharge planning, hospital bill audit, patient advocacy programs, provider bill audit, retrospective review.

Coverage: auto liability, general liability, long-term disability, short-term disability, workers compensation.

Service area: nationwide.

Compensation: PEP; per hour, \$80 to \$200.

Officers: William Goodrich, president; Kent Kleinkopf, Pam Goodrich, Kathy Kleinkopf, vps.

Contact: Kent Kleinkopf.

C

CareSys

15 River Road, Suite 200,
Wilton, Conn. 06897;
203-761-7300; fax: 203-761-7311
www.mcmcllc.com

2004 revenues

Total\$6,000,000
Rehabilitation services\$5,500,000

Staff

Total 60
Professionals 35
Physicians 4
RNs 30
Vocational counselors 1

Clients

Total 25
Corporate/institutional employers 18
Claims administrator (TPA) clients 1
Insurance companies 3
Other 3; associations, pools

Cases

Rehabilitation cases closed in 2004 14,000
IME cases 200
Expert opinion cases 10

Rehab services since: 1988.

Parent: MCMC L.L.C.

Rehabilitation services: independent medical examination, job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: PPO access, hospital bill audit, outpatient utilization review, patient advocacy programs, provider bill audit, retrospective review, second surgical opinion.

Coverage: long-term disability, short-term disability, workers compensation.

Service area: nationwide.

Compensation: per case, per hour.

Officers: Michael Lindberg, president/CEO.

Contact: T. Don Theis, vp-integrated services; 800-992-5531, ext. 7233;
tdon.theis@mcmcllc.com.

Cascade Disability Management Inc.

4601 N.E. 77th Ave., Suite 250,
Vancouver, Wash. 98662;
360-713-5118; fax: 877-477-3720
www.cascadedisability.com

2004 revenues

Total\$21,080,940
Rehabilitation services\$115,463

Staff

Total 220
Professionals 193
Vocational counselors 135
Other degreed professionals 15

Clients

Total 179
Corporate/institutional employers 49
Claims administrator (TPA) clients 27
Insurance companies 49
Other 54; law firms, medical providers

Continued on next page

Continued from previous page

Cases

Rehabilitation cases closed in 2004 . . . 6,855

Expert opinion cases . . . 214

Rehab services since: 1978.**Parent:** Liberty Mutual Insurance Co.**Rehabilitation services:** job analysis, job placement, job-seeking skill training, labor market survey, prescreen cases for rehabilitation intervention, return to work modification and coordination, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.**Other services:** retrospective review.**Coverage:** auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.**Service area:** nationwide; Canada.**Compensation:** per case; per hour, \$65 to \$250.**Officers:** David Buonviri, president; Gary Hutchins, operations manager; Colleen Spencer, controller.**Contact:** Gary Hutchins;

gary.hutchins@cascadedisability.com.

Concentra Inc.

5080 Spectrum Drive, Suite 1200W,

Addison, Texas 75001-4648;

800-232-3550; fax: 972-387-0550

www.concentra.com

2004 revenues

Total . . . \$1,102,000,000

Rehabilitation services . . . \$188,941,000

Staff

Total . . . 10,347

Professionals . . . 3,265

Physicians . . . 644

RNs . . . 1,015

Vocational counselors . . . 170

Other degreed professionals . . . 1,428

Clients

Total . . . 3,700

Corporate/institutional employers . . . 370

Claims administrator (TPA) clients . . . 185

Insurance companies . . . 3,145

Cases

Rehabilitation cases closed in 2004 . . 207,226

IME cases . . . 91,754

Expert opinion cases . . . 6,748

Rehab services since: 1978.**Rehabilitation services:** independent medical examination, job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.**Other services:** PPO access, concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, patient advocacy programs, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.**Coverage:** auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.**Service area:** international.**Compensation:** PEPM, per case, per hour.**Officers:** Dan J. Thomas, CEO; Thomas E. Kiraly, executive vp/CFO/treasurer; James Greenwood, executive vp-corporate development.**Contact:** Tom Violette, vp-product management; tom_violette@concentra.com.**CorVel Corp.**

2010 Main St., Suite 600,

Irvine, Calif. 92614;

949-851-1473; fax: 949-851-1469

www.corvel.com

2004 revenues

Total . . . \$295,000,000

Rehabilitation services . . . \$133,000,000

Staff

Total . . . 1,200

Professionals . . . 1,200

RNs . . . 1,000

Vocational counselors . . . 200

Clients

Total . . . 2,000

Corporate/institutional employers . . . 575

Claims administrator (TPA) clients . . . 50

Insurance companies . . . 1,200

Other . . 175; agencies, attorneys, municipalities

Cases

Rehabilitation cases closed in 2004 . . 55,000

IME cases . . . 60,000

Rehab services since: 1987.**Rehabilitation services:** independent medical examination, job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.**Other services:** PPO access, concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, patient advocacy programs, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.**Coverage:** auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.**Service area:** nationwide.**Compensation:** PEPM, per case, per hour.**Officers:** Gordon Clemons, CEO; Richard Schweppe, CFO.**Contact:** marketing@corvel.com.**Crawford & Co.**

5620 Glenridge Drive,

Atlanta, Ga. 30342;

800-241-2541; fax: 404-845-3142

www.crawfordandcompany.com

2004 revenues

Total . . . \$733,566,963

Rehabilitation services . . . \$44,465,227

Staff

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 such services only in conjunction with other products and services are not included.

Each listing begins with the company's name, address, phone and fax numbers, and Web site address. Provided next are the year rehabilitation services began and the name of the company's parent.

Revenue information follows. To be listed, companies must report information on gross revenues and must derive at least \$200,000 in revenues from rehabilitation services provided directly to employers.

Information on staff includes the total staff and the number of professionals employed by the company in 2004 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 2004, and that figure is broken out into corporate/institutional employers, TPAs/claims administrators, insurance companies and other clients.

The number of rehabilitation cases closed in 2004, 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.

Continued on next page

BI RANKS

Largest rehabilitation service providers

Ranked by revenues from rehabilitation services provided directly to employers in 2004*

Rank	Company/Address	Phone/Fax/Web site	Revenues from rehabilitation services in 2004	Professional staff	Total clients	Closed cases in 2004	Independent medical exam cases	Expert opinion cases	Principal officer
1	Concentra Inc. 5080 Spectrum Drive, Suite 1200W, Addison, Texas 75001-4648	800-232-3550 Fax: 972-387-0550 www.concentra.com	\$188,941,000	3,265	3,700	207,226	91,754	6,748	Dan J. Thomas, CEO
2	Intracorp 1601 Chestnut St., Philadelphia, Pa. 19192	215-761-7100 Fax: 215-761-5538 www.intracorp.com	\$167,000,000	2,323	1,183	268,386	2,451	247	Fred Scardelletta, vp-product management and marketing
3	Corvel Corp. 2010 Main St., Suite 600, Irvine, Calif. 92614	949-851-1473 Fax: 949-851-1469 www.corvel.com	\$133,000,000	1,200	2,000	55,000	60,000	0	Gordon Clemons, CEO
4	GENEX Services Inc. 440 E. Swedesford Road, Suite 1000, Wayne, Pa. 19087	610-964-5100 Fax: 610-964-1919 www.genexservices.com	\$120,000,000	1,398	1,100	92,794	10,285	0	Peter C. Madeja, president/CEO
5	Crawford & Co. 5620 Glenridge Drive, Atlanta, Ga. 30342	800-241-2541 Fax: 404-845-3142 www.crawfordandcompany.com	\$44,465,227	357	1,385	39,684	4,059	1,190	Tom Crawford, CEO
6	MedInsights Inc. 4360 Chamblee Dunwoody Road, Suite 500, Atlanta, Ga. 30341	770-457-2400 Fax: 770-457-1500 www.medinsights.com	\$18,500,000	70	262	10,600	100	5	Paul Bode, president
7	GatesMcDonald 215 N. Front St. Columbus, Ohio 43215	800-336-4733 Fax: 866-587-7206 www.gatesmcdonald.com	\$18,150,000	177	6,733	15,000	8,000	5,000	Bill Evans, president/COO
8	F.A. Richard & Associates dba FARA 1625 W. Causeway Approach, Mandeville, La. 70471	800-259-8388 Fax: 985-624-8489 www.fara.com	\$9,800,000	75	173	5,461	0	0	M. Todd Richard, president/CEO
9	CareSys 15 River Road, Suite 200, Wilton, Conn. 06897	203-761-7300 Fax: 203-761-7311 www.mcmcllc.com	\$5,500,000	35	25	14,000	200	10	Michael Lindberg, president/CEO
10	Rising Medical Solutions Inc. 325 N. LaSalle St., Suite 475, Chicago, Ill. 60610	312-559-8445 Fax: 312-559-8450 www.risingms.com	\$2,500,000	51	120	2,276	3,000	698	Jason F. Beans, president/CEO

*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

Visit www.businessinsurance.com for more information and access to the full searchable Directory of Rehabilitation Service Providers.

Continued from previous page

Total	514
Professionals	357
Physicians	5
RNs	230
Vocational counselors	46

Clients

Total	1,385
Corporate/institutional employers	766
Claims administrator (TPA) clients	25
Insurance companies	594

Cases

Rehabilitation cases closed in 2004	39,684
IME cases	4,059
Expert opinion cases	1,190

Rehab services since: 1972.

Rehabilitation services: independent medical examination, job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: PPO access, concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: auto liability, general liability, long-term disability, short-term disability, workers compensation.

Service area: international.

Compensation: per hour, \$95 to \$115.

Officers: Tom Crawford, CEO; John Giblin, CFO; Larry Mattingly, senior vp-health care.

Contact: Larry Mattingly; 404-847-4121.

F**F.A. Richard & Associates
dba FARA**

1625 W. Causeway Approach,
Mandeville, La. 70471;
800-259-8388; fax: 985-624-8489
www.fara.com

2004 revenues

Total	\$47,500,000
Rehabilitation services	\$9,800,000

Staff

Total	80
Professionals	75
Physicians	1
RNs	60
Vocational counselors	10
Other degreed professionals	4

Clients

Total	173
Corporate/institutional employers	143
Claims administrator (TPA) clients	1
Insurance companies	10
Other	19; attorneys

Cases

Rehabilitation cases closed in 2004	5,461

Rehab services since: 1992.

Rehabilitation services: job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, vocational assessment and testing, vocational counseling and plan development.

Other services: PPO access, concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, pre-admission certification, provider bill audit, second surgical opinion.

Coverage: auto liability, long-term disability, short-term disability, workers compensation.

Service area: Alabama, California, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Texas, Virginia.

Compensation: PEP, \$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; 800-215-3272.

G**GatesMcDonald**

215 N. Front St.,
Columbus, Ohio 43215;
800-336-4733; fax: 866-587-7206
www.gatesmcdonald.com

2004 revenues

Total	\$93,600,000
Rehabilitation services	\$18,150,000

Staff

Total	217
Professionals	177
Physicians	3
RNs	164
Vocational counselors	10

Clients

Total	6,733
Corporate/institutional employers	6,710
Insurance companies	23

Cases

Rehabilitation cases closed in 2004	15,000
IME cases	8,000
Expert opinion cases	5,000

Rehab services since: 1991.**Parent:** Nationwide.

Rehabilitation services: independent medical examination, job analysis, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, vocational assessment and testing, vocational counseling and plan development.

Other services: PPO access, concurrent hospital treatment review, discharge planning, hospital bill

audit, length of stay determination, outpatient utilization review, pre-admission certification, retrospective review, second surgical opinion.

Coverage: auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.

Service area: nationwide.

Compensation: per hour, \$85 to \$100.

Officers: Bill Evans, president/COO; John Miller, CFO; Deborah Hauelsen, vp/chief information officer.

Contact: Kathleen Gaynor, vp-sales and marketing.

GENEX Services Inc.

440 E. Swedesford Road, Suite 1000,
Wayne, Pa. 19087;
610-964-5100; fax: 610-964-1919
www.genexservices.com

2004 revenues

Total	\$195,000,000
Rehabilitation services	\$120,000,000

Staff

Total	1,850
Professionals	1,398
Physicians	43
RNs	872
Vocational counselors	483

Clients

Total	1,100
Corporate/institutional employers	403
Claims administrator (TPA) clients	442
Insurance companies	243
Other	12; legal entities

Cases

Rehabilitation cases closed in 2004	92,794
IME cases	10,285

Rehab services since: 1978.**Parent:** UnumProvident Corp.

Rehabilitation services: independent medical examination, job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: PPO access, concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, patient advocacy programs, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.

Service area: nationwide; Canada, Puerto Rico.

Compensation: PEP, per case, per hour.

Officers: Peter C. Madeja, president/CEO; Delphia B. Frisch, senior vp-operations; Archie A. Anderson, senior vp-sales and marketing.

Contact: Carolyn A. Hildenbrand, director-marketing and client services;
carolyn.hildenbrand@genexservices.com.

Continued on next page

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Injury Management Resources Inc.

187 Billerica Road,
Chelmsford, Mass. 01824;
978-614-1000; fax: 978-614-1050

2004 revenues

Total\$2,820,000
Rehabilitation services\$727,000

Staff

Total 31
Professionals 27
RNs 13
Vocational counselors 10
Other degreed professionals 1

Clients

Total 80
Corporate/institutional employers 21
Claims administrator (TPA) clients 26
Insurance companies 33

Cases

Rehabilitation cases closed in 2004 950
Expert opinion cases 96

Rehab services since: 1992.

Rehabilitation services: job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: PPO access, concurrent hospital treatment review, hospital bill audit, length of stay determination, outpatient utilization review, patient advocacy programs, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: long-term disability, short-term disability, workers compensation.

Service area: Northeast.

Compensation: per hour, \$80.

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

2004 revenues

Total\$569,000,000
Rehabilitation services\$167,000,000

Staff

Total 3,998
Professionals 2,323
Physicians 33
RNs 2,065
Vocational counselors 225

Clients

Total 1,183
Corporate/institutional employers 438
Claims administrator (TPA) clients 319
Insurance companies 367
Other 59; brokers, consultants, law firms, managed care firms, networks

Cases

Rehabilitation cases closed in 2004 268,386
IME cases 2,451
Expert opinion cases 247

Rehab services since: 1970.

Parent: CIGNA Corp.

Rehabilitation services: independent medical examination, job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: PPO access, concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, patient advocacy programs, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.

Service area: nationwide.

Compensation: PEPM, per case, per hour.

Officers: Fred Scardelletto, vp-product management and marketing; Rob Gelb, vp-sales.

Contact: Ruth Stoolman, business communications manager; ruth.stoolman@cigna.com.

M

MedInsights Inc.

4360 Chamblee Dunwoody Road,
Suite 500,
Atlanta, Ga. 30341;
770-457-2400; fax: 770-457-1500
www.medinsights.com

2004 revenues

Total\$20,250,000
Rehabilitation services\$18,500,000

Staff

Total 125
Professionals 70
Physicians 1
RNs 64
Vocational counselors 5

Clients

Total 262
Corporate/institutional employers 235
Claims administrator (TPA) clients 12
Insurance companies 15

Cases

Rehabilitation cases closed in 2004 10,600
IME cases 100
Expert opinion cases 5

Rehab services since: 1985.

Parent: GAB Robins North America Inc.

Rehabilitation services: independent medical examination, job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: PPO access, concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.

Service area: nationwide.

Compensation: per case, per hour.

Officers: Paul Bode, president; Cecilia Almon, vp.

Contact: Cecilia Almon.

Q

Qualis Health

P.O. Box 33400,
Seattle, Wash. 98133;
206-364-9700; fax: 206-368-2419
www.qualishealth.org

2004 revenues

Total\$23,596,669
Rehabilitation services revenue from employer clients\$1,943,433

Staff

Total 23
Professionals 19
Physicians 1
RNs 18

Clients

Total 16
Corporate/institutional employers 16

Cases

Rehabilitation cases closed in 2004 549

Rehab services since: 1990.

Rehabilitation services: onsite medical case management, telephone case management, testimony and expert opinion.

Other services: concurrent hospital treatment review, discharge planning, length of stay determination, outpatient utilization review, patient advocacy programs, pre-admission certification, retrospective review, second surgical opinion.

Coverage: workers compensation.

Service area: nationwide.

Officers: Rick Rubin, chairman; Dr. Jonathan R. Sugarman, president/CEO; Marci Weis, vp-care management; Michael Garrett, vp-business development.

Contact: Michael Garrett;
michaelg@qualishealth.org.

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R**Rising Medical Solutions Inc.**

325 N. LaSalle St., Suite 475,
 Chicago, Ill. 60610;
 312-559-8445; fax: 312-559-8450
www.risingms.com

2004 revenues

Total\$8,500,000
 Rehabilitation services\$2,500,000

Staff

Total 62
 Professionals 51
 Physicians 2
 RNs 43
 Vocational counselors 3
 Other degreed professionals 3

Clients

Total 120
 Corporate/institutional employers 30
 Claims administrator (TPA) clients 21
 Insurance companies 37
 Other 12; law firms

Cases

Rehabilitation cases closed in 2004 ...2,276
 IME cases 3,000
 Expert opinion cases 698

Rehab services since: 1999.

Rehabilitation services: independent medical examination, job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: PPO access, concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, patient advocacy programs, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.

Service area: nationwide.

Officers: Jason F. Beans, president/CEO.

Contact: Kimberly R. Moreland, director-sales and marketing;
kimberly.moreland@risingms.com.

Continued on next page

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 BI's online directories should contact the
 Directory department at bidirectory@crain.com

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T**Total Care Management**

P.O. Box 6528,
Greenville, S.C. 29606;
800-638-6829; fax: 864-233-5337
www.hewittcoleman.com

2004 revenues

Total\$5,250,000
Rehabilitation services\$1,167,393

Staff

Total 8
Professionals 8
RNs 6
Other degreed professionals 2

Clients

Total 182
Corporate/institutional employers 177
Insurance companies 5

Cases

Rehabilitation cases closed in 2004 214
IME cases 17
Expert opinion cases 53

Rehab services since: 1996.**Parent:** Hewitt, Coleman & Associates Inc.**Rehabilitation services:** independent medical

examination, job analysis, job-seeking skill training, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion.

Other services: PPO access, concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, patient advocacy programs, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.

Service area: nationwide.

Compensation PEPM, \$1.35 to \$3.60; per case, \$500 to \$1500; per hour, \$78 to \$135.

Officers: Charles R. Warne, president; Y. John Lee, executive vp; S. Dianne Matthews, senior vp.

Contact: S. Dianne Matthews;
diannem@hewittcoleman.com.

Business Insurance's 2005 charts are available for reprints by contacting Reprint Management Services at 800-290-5460, ext. 160 or businessinsurance@reprintbuyer.com

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