Special Report Top 100 Agencies



About This Report: The economy, soft market and industry consolidations continued to shake up the nation's leading independent insurance agencies in 2008. Still, nearly half, or 45 percent, of the privatelyowned agencies and brokerages on *Insurance Journal*'s Top 100 Property Casualty Independent Agencies list managed to increase their P/C premium volume in 2008 over 2007. Nine agencies saw their P/C premium volume increase by more than 20 percent.

Notable mentions include Beecher Carlson Holdings Inc., SWBC, Turner Surety and Insurance Brokerage, Parker Smith and Feek Inc. and James G. Parker Insurance Associates, each of which posted increases in P/C premium of 30 percent or more.

This year's list also includes 17 newcomers, including: ISU Group; Satellite Agency Network Group Inc.; Seitlin; Worldwide Insurance Network Inc. d/b/a Smart Choice Agents Program; United Valley Insurance Services Inc.; Confie Seguros Holding Co.; SullivanCurtisMonroe; DeWitt Stern; Steve Standridge Insurance Inc.; TWIW Insurance Services LLC; Bolton & Co.; GIA Group LLC/Continental Insurance Agency Alliance Inc.; Scanlon, Guerra, Burke Insurance Brokers; AH&T Insurance; Otterstedt Insurance Agency; Ames & Gough; and Agents Helping Agents Inc.

Insurance Journal wishes to thank all of those agencies and brokerages that were willing to share their information for the Top 100 report. The result is a glimpse at some of the nation's top privately-held independent insurance agencies and brokerages whose business volume is primarily retail, not wholesale. The more cooperation IJ receives, the more accurate and comprehensive this listing can be.

All information in this report has been garnered from voluntary online submissions from agencies, brokerages and best estimates based on other public information sources. There may be agencies eligible for listing but for which no information was received or located. Also, submitted data was not independently verified.

For more information about this report, contact Andrea Ortega-Wells at awells@insurancejournal.com.

Top 100 Privately-Held Property/Casualty AgenciesRanked by Total 2008 P/C Premium Written

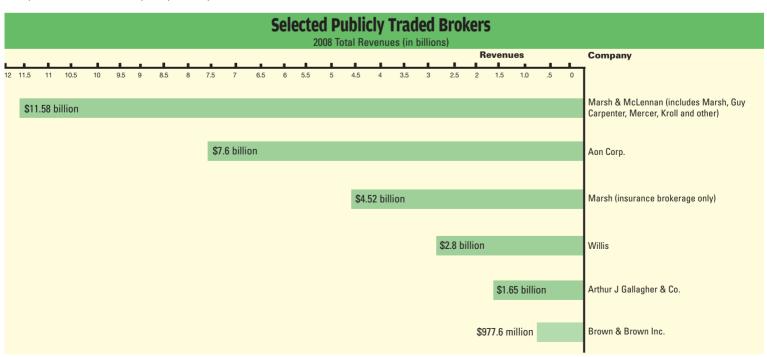
2008 Rank	Agency Name	2008 P/C Premium Written	2007 P/C Premium	% Premium Change	2008 Other than P/C Premium	P/C	2008 Rank by Revenue	No. of Empl.	Main Office	Web site
1	Lockton Cos.	\$8.40 billion	\$7.74 billion	8.47%	\$6.30 billion	\$623.32 millio	n 1	3,850	Kansas City, Mo.	www.lockton.com
2	USI Holdings Corp.	\$2.47 billion	\$2.74 billion	-9.74%	\$5.01 billion	\$277.33 millio		3,013	Briarcliff Manor, N.Y.	
3	Alliant Insurance Services Inc.	\$1.21 billion	\$1.76 billion	-31.18%	\$1.84 billion	\$203.95 millio		1,080		. www.alliantinsurance.com
new 4	ISU Group*	\$1.17 billion	***************************************		\$101.00 million			1,018	San Francisco, Calif.	www.isugroup.com
5	Leavitt Insurance Group	\$1.14 billion	\$1.53 billion	-25.28%	\$476.51 million			1,194	Cedar City, Utah	www.leavitt.com
6	Keystone Insurers Group Inc.	\$1.03 billion	\$978.27 million		\$93.86 million			1,485	Northumberland, Pa.	www.keystoneinsgrp.com
7	Allied North America		\$829.00 million		\$1.43 million			438	Jericho, N.Y.	www.alliedna.com
8	Beecher Carlson Holdings Inc.	\$840.00 million	\$645.84 million	30.06%	\$178.00 million	\$69.88 million	13	478	Atlanta, Ga.	www.beechercarlson.com
9	J. Smith Lanier & Co.	\$700.28 million	\$655.11 million	6.90%	\$503.01 million	\$102.42 millio	ın 8	600	Atlanta, Ga.	www.jsmithlanier.com
10	Hylant Group Inc.	\$694.00 million	\$691.09 million	0.42%	\$381.0 million	\$66.00 million	14	670	Toledo, Ohio	www.hylant.com
11	Insurance Office of America Inc.	\$667.27 million	\$662.50 million	0.72%	\$108.53 million	\$59.69 million	17	530	Longwood, Fla.	www.ioausa.com
12	The IMA Financial Group Inc.*	\$661.12 million	\$600.00 million	10.19%	\$156.00 million	\$73.30 million	12	476	Wichita, Kan.	www.imacorp.com
13	SWBC	\$645.32 million	\$481.00 million	34.16%	\$176.47 million	\$246.28 millio	in 3	1,224	San Antonio, Texas	www.swbc.com
14	Rutherfoord*		\$534.57 million		\$111.23 million	\$73.32 million		316	Roanoke, Va.	www.rutherfoord.com
15	Heffernan Group		\$627.27 million		\$82.61 million			394		www.heffgroup.com
16	Bollinger Inc.		\$452.47 million		\$360.00 million			420	Short Hills, N.J.	www.bollingerinsurance.com
17	Mesirow Insurance Services Inc.*		\$349.24 million		\$996.06 million			320	Chicago, III.	www.mesirowfinancial.com
18	Combined Agents of America LLC*		\$385.61 million		\$0	\$47.10 million		578	Austin, Texas	www.combinedagents.com
19	The NIA Group, LLC		\$391.80 million		\$574.75 million			407	Paramus, N.J.	www.niagroup.com
20	Woodruff-Sawyer & Co.*		\$402.00 million		\$256.00 million			276	San Francisco, Calif.	www.wsandco.com
21	INSURICA		\$313.05 million	17.38%	\$31.25 million			228	Oklahoma City, Okla.	www.insurica.com
new 22	Satellite Agency Network Group Inc.*	\$364.13 million	ΦΩΕΩ 11 maillion	0.000/	\$0 \$010.42 ==:II:==	\$50.97 million		37	Hampton, N.H.	www.sangroup.com
23	Neace Lukens Holding Co.* Renaissance Insurance Group LLC*		\$352.11 million		\$616.42 million			514	Louisville, Ky.	www.neacelukens.com
24	•		\$325.00 million	8.31%	\$2.35 million			78 150	Wellesley, Mass.	www.renaissanceins.com
new 25 26	Seitlin Marshall & Sterling Enterprises Inc.	\$350.00 million	\$320.00 million	0 E70/	\$148.00 million \$29.20 million			150 335	Miami, Fla. Poughkeepsie, N.Y.	www.seitlin.com www.marshallsterling.com
new 27	Worldwide Insurance Network Inc.	φ321.02 IIIIIIUII	φ320.00 ΠΙΠΠΟΠ	0.37 //	φ23.20 IIIIIII0II	φ45.40 IIIIIIIIIII	I ZJ	333	rougnkeepsie, N. I.	www.marshanstennig.com
IICW ZI	d/b/a Smart Choice Agents Program*	\$320.00 million			\$1.00 million	\$35.76 million	36	43	High Point, N.C.	www.smartchoiceagents.com
28	InterWest Insurance Services Inc.		\$519.60 million	-38 6/1%	\$1.00 million			311	Sacramento, Calif.	www.iwins.com
29	Capacity Group		\$285.50 million		\$31.39 million			179	Mahwah, N.J.	www.capcoverage.com
30	Iroquois Group Inc.*		\$278.74 million		\$0	\$51.29 million		150	Olean, N.Y.	www.iroquoisgroup.com
31	RCM&D Inc.		\$314.00 million		\$91.32 million			276	Baltimore, Md.	www.rcmd.com
32	Insurors Group LLC*		\$269.99 million		\$77.52 million			225	Bryan, Texas	www.insurorsgroup.com
33	Frenkel & Co. Inc.*		\$386.00 million		\$357.35 million			225	New York, N.Y.	www.frenkel.com
34	Assurance Agency Ltd.		\$290.00 million		\$98.88 million			200	Schaumburg, III.	www.assuranceagency.com
35	GreatFlorida Insurance*		\$260.00 million		\$660,000	\$33.24 million		200	Stuart, Fla.	www.greatflorida.com
36	Starkweather & Shepley Ins. Brokerage Inc.	\$275.00 million	\$300.00 million	-8.33%	\$107.00 million	\$25.80 million	56	194	East Providence, R.I.	www.starshep.com
new 37	United Valley Insurance Services Inc.*	\$269.33 million			\$70.42 million	\$41.55 million	32	85	Fresno, Calif.	www.unitedvalley.com
38	Barney & Barney LLC	\$263.00 million	\$300.00 million	-12.33%	\$1.05 billion	\$31.86 million	40	340	San Diego, Calif.	www.barneyandbarney.com
39	Turner Surety and Insurance Brokerage	\$256.87 million	\$188.01 million	36.63%	\$0	\$6.90 million	NR	23	Woodcliff Lake, N.J.	www.tsibinc.com
40	Van Gilder Insurance Corp.	\$256.00 million	\$291.39 million	-12.14%	\$68.00 million	\$35.28 million	37	225	Denver, Colo.	www.vgic.com
41	Houchens Insurance Group	\$255.00 million	\$231.00 million	10.39%	\$160.00 million	\$25.50 million	57	171	Bowling Green, Ky.	www.houchensinsurancegroup.com
42	McQueary Henry Bowles Troy LLP	\$250.00 million	\$240.75 million	3.84%	\$210.00 million	\$28.55 million	ı 48	200	Dallas, Texas	www.mhbt.com
43	Haylor, Freyer & Coon Inc.*		\$263.00 million	-4.94%	\$70.00 million			220	Syracuse, N.Y.	www.haylor.com
new 44	Confie Seguros Holding Co.	\$250.00 million	A000			\$75.00 million		750	New York, N.Y.	www.confieseguros.com
45	The Horton Group		\$239.68 million		\$249.07 million			332	Orland Park, III.	www.thehortongroup.com
46	Moreton & Co.*		\$250.00 million	-3.88%	\$210.00 million			175	Salt Lake City, Utah	www.moreton.com
new 47	SullivanCurtisMonroe	\$238.00 million	Ф007 40	0.500/	\$72.00 million			185	Irvine, Calif.	www.sullivancurtismonroe.com
48	Scott Insurance		\$227.40 million	2.58%	\$99.83 million			226	Lynchburg, Va.	www.scottins.com
new 49	DeWitt Stern	\$230.00 million	φορο ου ··· :II:	1.000/	\$30.00 million			110	New York, N.Y.	www.dewittstern.com
50 E1	Higginbotham & Associates		\$233.39 million		\$241.09 million			328	Fort Worth, Texas	www.higginbotham.net
51 52	The Insurance Alliance of Central Pa. Inc.*		\$243.31 million		\$0 \$27.60 million	\$28.04 million		250	Camp Hill, Pa.	www.tiacp.com
52 52	Cobbs, Allen & Hall* Bowen, Miclette & Britt Inc.		\$238.70 million		\$37.60 million			182	Birmingham, Ala.	www.cobbsallenhall.com
53 54	The Mahoney Group		\$216.36 million \$241.10 million		\$125.92 million \$114.05 million			188	Houston, Texas Mesa, Ariz.	www.bmbinc.com www.mahoneygroup.com
54 new 55	Steve Standridge Insurance Inc.	\$221.46 million \$216.46 million	φ241.10 IIIIIIION	-0.10%	\$114.05 million \$9.90 million			281 155	Mount Ida, Ark.	www.manoneygroup.com www.sstandridgeinsurance.com/
new 56	Advanced Insurance Underwriters LLC		\$212.50 million	-N 2/10/-		\$15.16 million \$24.38 million		140	Hollywood, Fla.	www.sstandridgeinsurance.com/ www.advancedins.com
57	The Graham Co.		\$212.50 million \$247.00 million		\$2.00 million \$15.74 million			182	Philadelphia, Pa.	www.grahamco.com
57 58	Bainswest Inc.*		\$247.00 million \$153.22 million		\$15.74 million \$68.26 million			230	Tulsa, Okla.	www.granamco.com www.bainswest.com
59	United Agencies Inc.*		\$199.10 million		\$55.00 million			250	Pasadena, Calif.	www.unitedagencies.com
60	Parker Smith and Feek Inc.*		\$199.10 million \$143.00 million		\$99.14 million			177	Bellevue, Wash.	www.unitedagencies.com www.psfinc.com
61	James G. Parker Insurance Associates		\$143.00 million \$141.87 million		\$99.14 million \$35.28 million			180	Fresno, Calif.	www.jgparker.com
62	Propel Insurance		\$141.87 million \$210.00 million		\$35.28 million \$250.00 million			207	Tacoma, Wash.	www.propelinsurance.com
	Bouchard Insurance		\$210.00 million		\$250.00 million			205	Clearwater, Fla.	www.bouchardinsurance.com
63			wz.aa. ra miiillon	-LJ.JU /0	Φ14∠.UZ IIIIIIUII	ΨΔ 1.Δ 4	ı U4	ZUJ	oicai walci, Fid.	vv vv vv.Duuci iai uil lõül di lut.UUIII

Special Report Top 100 Agencies

2008 Rank	Agency Name	2008 P/C Premium Written	2007 P/C Premium	% Premium Change	2008 Other than P/C Premium	2008 P/C Revenue	2008 Rank by Revenue	No. of Empl.	Main Office	Web site
64	Lawley Service Inc.	\$177.48 million	\$181.17 million	-2.03%	\$233.37 million	\$27.54 million	n 50	277	Buffalo, N.Y.	www.lawleyinsurance.com
65	Sihle Insurance Group Inc.	\$175.50 million	\$197.05 million	-10.94%	\$20.50 million	\$20.00 million	n 66	150	Altamonte Springs, Fla.	www.sihle.com
66	Robertson Ryan & Associates Inc.	\$175.00 million	\$175.00 million	0.00%	\$40.00 million	\$22.50 million	n 63	185	Milwaukee, Wis.	www.robertsonryan.com
67	Professional Insurance Associates Inc.	\$175.00 million	\$180.00 million	-2.78%	\$0	\$22.75 million	n 62	50	San Carlos, Calif.	www.piainc.com
new 68	TWIW Insurance Services LLC	\$166.73 million			\$84.50 million	\$22.91 million	n 61	180	Ventura, Calif.	www.twiw.com
69	Dawson Insurance Inc.*	\$166.42 million	\$182.73 million	-8.92%	\$22.46 million	\$23.44 million	n 59	203	Rocky River, Ohio	www.dawsoncompanies.com
70	Lovitt-Touche Inc.*	\$165.41 million	\$143.51 million	15.27%	\$204.12 million	\$17.18 million	n 74	200	Tucson, Ariz.	www.lovitt-touche.com
71	CFR Inc.	\$156.00 million	\$125.45 million	24.35%	\$28.50 million	\$12.60 million	n 90	104	Tulsa, Okla.	www.cfr-ins.com
72	Gowrie Barden & Brett (Gowrie Group)	\$141.84 million	\$140.42 million	1.01%	\$46.59 million	\$17.77 million	n 72	103	Westbrook, Conn.	www.gowrie.com
73	Swantner & Gordon Insurance Agency	\$135.29 million	\$144.27 million	-6.23%	\$55.77 million	\$14.55 million		129	Corpus Christi, Texas	www.s-gins.com
74	RJF Agencies	\$131.35 million	\$131.33 million	0.02%	\$207.23 million	\$17.78 million	n 71	154	Minneapolis, Minn.	www.rjfagencies.com
75	Ag States Group	\$129.36 million	\$116.34 million	11.20%	\$30.11 million	\$15.16 million	n 82	101	St. Paul, Minn.	www.agstatesgroup.com
76	The Daniel and Henry Co.	\$125.64 million	\$135.42 million	ı -7.22%	\$89.65 million	\$17.95 million	n 70	197	St. Louis, Mo.	www.danielandhenry.com
77	TWFG Insurance Services Inc.	\$122.29 million	\$103.95 million	17.64%	\$4.62 million	\$16.07 million		200	The Woodlands, Texas	www.twfg.net
78	TrueNorth*	\$121.43 million	\$130.31 million	ı -6.81%	\$147.33 million	\$19.38 million		165	Cedar Rapids, Iowa	www.truenorthcompanies.com
new 79	Bolton & Co.*	\$118.96 million			\$81.76 million	\$15.87 million		115	Pasadena, Calif.	www.boltonco.com
80	Eustis Insurance & Benefits	\$118.64 million	\$94.83 million	25.10%	\$34.05 million	\$15.02 million		114	New Orleans, La.	www.eustis.com
81	Schiff, Kreidler-Shell Inc.*	\$113.50 million	\$108.01 million	5.08%	\$63.26 million	\$18.49 million		115	Cincinnati, Ohio	www.sksins.com
82	MJ Insurance Inc.*	\$111.73 million	\$114.65 million	-2.55%	\$245.75 million	\$15.43 million		121	Indianapolis, Ind.	www.mjinsurance.com
83	Harden & Associates	\$110.48 million	\$135.59 million	ı -18.52%	\$225.89 million	\$11.14 million		117	Jacksonville, Fla.	www.hardenassociates.com
84	Scirocco Group & Affiliated Cos.	\$110.00 million	\$107.13 million	2.68%	\$31.25 million	\$17.15 million		94	Hasbrouck Heights, N.J.	. www.sciroccogroup.com
85	Hamilton Brewart Insurance Agency	\$110.00 million	\$102.00 million	7.84%	\$10.00 million	\$11.50 million		75	Upland, Calif.	www.hamiltonbrewart.com
86	Insgroup Inc.	\$110.00 million	\$112.00 million	ı -1.79%	\$6.50 million	\$12.30 million		70	Houston, Texas	www.insgroup.net
new 87	GIA Group LLC/Continental Ins. Agency Alliance Inc.*				\$23.65 million	1	NR	28		.www.glenwoodinsurance.com
88	TIS Insurance Services Inc.	\$104.58 million			\$82.13 million	\$14.75 million		118	Knoxville, Tenn.	www.tisins.com
89	Senn Dunn	\$103.58 million			\$125.00 million			137	Greensboro, N.C.	www.senndunn.com
90	John O. Bronson Co. Inc.	\$103.30 million	\$126.96 million	ı -18.64%	\$26.95 million			99	Sacramento, Calif.	www.johnobronson.com
new 91	Scanlon, Guerra, Burke Insurance Brokers	\$98.19 million			\$10.91 million		NR	33	Woodland Hills, Calif.	www.sgbinsurance.com
92	Brower Insurance Agency LLC*	\$94.32 million	\$98.35 million	-4.10%	\$196.00 million			180	Dayton, Ohio	www.browerinsurance.com
93	Anco Insurance Managers Ltd	\$93.43 million	\$98.14 million	-4.80%	\$253.83 million			110	Bryan, Texas	www.anco.com
94	The Advantage Group LLC*	\$93.42 million	\$91.72 million	1.86%	\$658,000	\$12.33 million		113	Edmonds, Wash.	www.the-advantage-group.com
95	John M. Glover Agency	\$93.26 million	\$92.07 million	1.29%	\$11.77 million			130	Norwalk, Conn.	www.johnmglover.com
new 96	AH&T Insurance	\$92.44 million			\$103.89 million			135	Leesburg, Va.	www.ahtins.com
new 97	Otterstedt Insurance Agency	\$90.93 million			\$18.25 million			115	Englewood Cliffs, N.J	
new 98	Ames & Gough	\$87.00 million			\$0	\$8.50 million	NR	35	McLean, Va.	www.amesgough.com
new 99	Agents Helping Agents Inc.*	\$86.00 million				\$8.60 million	NR	25	Louisville, Ky.	www.agentshelpingagents.com
100	The Buckner Co.	\$85.00 million			\$50.60 million			98	Salt Lake City, Utah	www.buckner.com

^{* =} Identified as having an affiliation with an independent network or cluster group. Employee count for these groups does not necessarily include all affiliates responsible for total premium written.

Honorable Mentions: Five agencies - Celedinas Insurance Group; Chapman; Herbert H. Landy Insurance Agency Inc.; Mang Insurance Agency LLC; and Wood Gutmann & Bogart Insurance Brokers - ranked in the Top 100 by 2008 revenue but not in the Top 100 by 2008 P/C premium. NR = not ranked.



Top 20 Banks in Insurance Brokerage Fee Income

(2008/Nationally)

	2008 Insurance Brokerage			
Rank	Fee Income	Bank Name	City, State	Web site
1	\$860.34 million	Branch Banking and Trust Co.	Winston Salem, N.C.	www.bbt.com
2	\$860.00 million	Citibank, National Association	Las Vegas, Nev.	www.citibank.com
3	\$271.30 million	FIA Card Services, National Association	Wilmington, Del.	www.bankofamerica.com
4	\$148.32 million	Bank of America, National Association	Charlotte, N.C.	www.bankofamerica.com
5	\$87.06 million	BancorpSouth Bank	Tupelo, Miss.	www.bancorpsouth.com
6	\$58.43 million	TD Bank, National Association	Wilmington, Del.	www.tdbanknorth.com
7	\$57.58 million	Compass Bank	Birmingham, Ala.	www.compassbank.com
8	\$51.03 million	Eastern Bank	Boston, Mass.	www.easternbank.com
9	\$42.21 million	Associated Bank, National Association	Green Bay, Wis.	www.associatedbank.com
10	\$33.13 million	The Frost National Bank	San Antonio, Texas	www.frostbank.com
11	\$32.82 million	Bank of the West	San Francisco, Calif.	www.bankofthewest.com
12	\$32.44 million	Trustmark National Bank	Jackson, Miss.	www.trustmark.com
13	\$32.37 million	Barclays Bank Delaware	Wilmington, Del.	www.barclaycardus.com
14	\$30.07 million	Manufacturers and Traders Trust Co.	Buffalo, N.Y.	www.mtb.com
15	\$28.99 million	First Tennessee Bank, National Association	Memphis, Tenn.	www.firsttennessee.com
16	\$22.82 million	Discover Bank	Greenwood, Del.	www.discovercard.com
17	\$22.38 million	Chase Bank USA, National Association	Newark, Del.	www.chase.com
18	\$21.75 million	HSBC Bank USA, National Association	McLean, Va.	www.banking.us.hsbc.com
19	\$19.98 million	Bank of Hawaii	Honolulu, Hawaii	www.boh.com
20	\$15.39 million	National Penn Bank	Boyertown, Pa.	www.nationalpenn.com

Note about this report: These rankings include only commercial banks and FDIC-supervised savings banks that are required by the FDIC to report line item income like insurance brokerage. They do not include savings associations (SAs) regulated by the Office of Thrift Supervision (OTS), because SAs are not so required.

Source: Michael White-Prudential Bank Insurance Fee Income Report - 2009

Top 20 Bank Holding Companies in Insurance Brokerage Fee Income

(2008/Nationally)

Rank	2008 Insurance Brokerage Fee Income	Bank Holding Company Name	City, State	Web site
Kalik	ree income	Company Name	City, State	Web site
1	\$1.60 billion	Wells Fargo & Co.	San Francisco, Calif.	www.wellsfargo.com
2	\$1.21 billion	Citigroup Inc.	New York, N.Y.	www.citigroup.com
3	\$847.27 million	BB&T Corp.	Winston-Salem, N.C.	www.bbt.com
4	\$432.21 million	Bank of America Corp.	Charlotte, N.C.	www.bankofamerica.com
5	\$115.68 million	HSBC North America Holdings Inc.	Mettawa, Ill.	www.us.hsbc.com
6	\$113.19 million	Regions Financial Corp.	Birmingham, Ala.	www.regions.com
7	\$87.06 million	BancorpSouth Inc.	Tupelo, Miss.	www.bancorpsouthonline.com
8	\$70.09 million	Huntington Bancshares Inc.	Columbus, Ohio	www.huntington.com
9	\$68.00 million	JPMorgan Chase & Co.	New York, N.Y.	www.jpmorganchase.com
10	\$57.08 million	BBVA USA Bancshares Inc.	Houston, Texas	www.compassbank.com
11	\$56.65 million	TD BankNorth Inc.	Portland, Maine	www.tdbanknorth.com
12	\$51.03 million	Eastern Bank Corp.	Boston, Mass.	www.easternbank.com
13	\$47.00 million	Popular Inc.	San Juan, Puerto Rico	www.bancopopular.com
14	\$43.70 million	Associated Banc-Corp.	Green Bay, Wis.	www.associatedbank.com
15	\$42.83 million	Barclays Group US Inc.	Wilmington, Del.	www.barclaycardus.com
16	\$37.58 million	Old National Bancorp	Evansville, Ind.	www.oldnational.com
17	\$35.95 million	Bancwest Corp.	Honolulu, Hawaii	www.bankofthewest.com
18	\$33.13 million	Cullen/Frost Bankers Inc.	San Antonio, Texas	www.frostbank.com
19	\$32.44 million	Trustmark Corp.	Jackson, Miss.	www.trustmark.com
20	\$30.07 million	M&T Bank Corp.	Buffalo, N.Y.	www.mtb.com

Note about this report: With few exceptions, the Federal Reserve Board requires only what it defines as "large" bank holding companies (i.e., BHCs with consolidated assets in excess of \$500 million) to file line item fee income like insurance brokerage. Ranking excludes MetLife Inc., which does not engage in significant banking activities.

Source: Michael White-Prudential Bank Insurance Fee Income Report - 2009