

# TOP 100

## PROPERTY CASUALTY INDEPENDENT AGENCIES



*This digital version of Insurance Journal's Top 100 is an updated and revised list that includes entries not listed in the print edition.*

**About This Report:** Nearly two-thirds (64 percent) of the agencies and brokerages listed in *Insurance Journal's* 2007 Top 100 Property Casualty Independent Agencies report they increased their P/C premium volume in 2006 over 2005.

The most notable increase in this year's list is from Lockton Cos., ranked No. 1 this year. Lockton increased its P/C premium by nearly \$5 billion in part due to the company's November 2006 acquisition of Alexander Forbes International Risk Services, making the company the world's largest privately-owned insurance broker with more than 3,800 employees. While more than \$200 million of Lockton's 2006 revenue was generated from the Alexander Forbes acquisition, acquiring is not a major part of Lockton's growth strategy, says Dean Davis, a company spokesperson, noting the company reported about 13 percent organic growth last year as well.

Other agencies and brokerages on IJ's Top 100 list that saw 2006 P/C premiums rise by 25 percent or more include: The Leavitt Group; Beecher Carlson; J. Smith Lanier & Co.; Bollinger Inc.; Rutherford Cos.; Scott Insurance; Bowen, Micelette & Britt Inc.; Great Florida Insurance; Risk Transfer Holdings Inc.; Harden & Associates; and Gregory & Appel Insurance.

Insurance Journal thanks all those agencies 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.

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# Top 100 Privately-Held Property/Casualty Agencies

## Ranked by Total 2006 P/C Premium Written

2006 Rank	2005 Rank	Agency Name	Total 2006 P/C Premium Written	2005 P/C Premium	% Premium Change	2006 Other than P/C Premium	2006 P/C Revenue	No. of Empl.	Main Office	Web site
1	2	Lockton Cos. LLC*	\$7.0 billion	\$2.2 billion	68.65%	\$5.4 billion	\$564.7 million	3,829	Kansas City, Mo.	www.lockton.com
2	3	Alliant Insurance Services	\$1.4 billion	\$1.1 billion	19.24%	\$1.0 billion	\$173.5 million	988	Newport Beach, Calif.	www.alliantinsurance.com
3	6	The Leavitt Group	\$1.0 billion	\$725.0 million	27.50%	\$200.0 million	\$135.0 million	1,400	Cedar City, Utah	www.leavitt.com
4	5	Keystone Insurers Group	\$790.0 million	\$744.0 million	5.82%	\$122.5 million	\$98.8 million	1,100	Northumberland, Pa.	www.keystoneinsgrp.com
5	7	Hylant Group Inc.	\$642.0 million	\$622.0 million	3.12%	\$489.5 million	\$59.8 million	660	Toledo, Ohio	www.hylant.com
6	23	Beecher Carlson	\$622.4 million	\$266.0 million	57.26%	NR	\$47.4 million	413	Atlanta, Ga.	www.beechercarlson.com
7	8	Keenan & Associates	\$618.0 million	\$565.0 million	8.58%	\$387.0 million	\$72.0 million	689	Torrance, Calif.	www.keenan.com
8	9	Insurance Office of America Inc.	\$559.7 million	\$464.8 million	16.95%	84.1 million	\$56.0 million	456	Longwood, Fla.	www.ioausa.com
9	10	The IMA Financial Group Inc.*	\$530.0 million	\$458.2 million	13.55%	\$115 million	\$61.6 million	422	Wichita, Kan.	www.imacorp.com
10	11	Heffernan Group	\$524.0 million	\$444.4 million	15.19%	\$140.2 million	\$58.6 million	350	Walnut Creek, Calif.	www.heffgroup.com
11	13	InterWest Insurance Svcs. Inc.**	\$513.6 million	\$404.9 million	21.16%	\$80.2 million	\$50.2 million	375	Sacramento, Calif.	www.iwins.com
12	14	J. Smith Lanier & Co.	\$503.8 million	\$360.0 million	28.54%	\$360.0 million	\$51.6 million	540	West Point, Ga.	www.jsmithlanier.com
13	16	Bollinger Inc.	\$472.0 million	\$350.0 million	25.85%	\$600.0 million	\$69.0 million	470	Short Hills, N.J.	www.bollingerinsurance.com
14	12	The NIA Group LLC	\$426.3 million	\$430.0 million	-0.87%	\$474.0 million	\$47.8 million	436	Paramus, N.J.	www.niagroup.com
15	22	Rutherford Cos.*	\$420.7 million	\$268.2 million	36.25%	\$106.3 million	\$47.7 million	275	Roanoke, Va.	www.rutherford.com
16	18	Southwest Business Corp.	\$385.9 million	\$311.0 million	19.42%	\$370.5 million	\$100.3 million	750	San Antonio, Texas	www.swbc.com
17	15	Woodruff-Sawyer & Co.*	\$384.0 million	\$360.0 million	6.26%	\$314.9 million	\$46.2 million	284	San Francisco, Calif.	www.woodruff-sawyer.com
18	4	Mesirow Insurance Services**	\$328.6 million	\$330.4 million	-0.54%	NR	\$42.5 million	350	Chicago, Ill.	www.mesirowfinancial.com
19	25	Neace Lukens Holding Co.	\$328.6 million	\$260.4 million	20.75%	\$411.7 million	NR	443	Louisville, Ky.	www.neacelukens.com
20	17	Van Gilder Insurance Corp.	\$309.2 million	\$350.0 million	-13.20%	\$75.0 million	\$37.0 million	250	Denver, Colo.	www.vgic.com/home.cfm
21	21	Satellite Agency Network Group Inc.*	\$303.0 million	\$270.0 million	10.89%	\$2.8 million	NR	30	Hampton, N.H.	www.sangroup.com
22	new	Renaissance Insurance Group*	\$300.0 million	NR	NR	NR	\$37.6 million	72	Wellesley, Mass.	www.renaissanceins.com
23	35	Scott Insurance	\$300.0 million	\$208.0 million	30.67%	\$100.0 million	\$32.6 million	210	Lynchburg, Va.	www.scottins.com
24	new	RCM&D Inc.	\$291.6 million	NR	NR	\$97.3 million	\$25.9 million	250	Baltimore, Md.	www.rcmd.com
25	19	The Horton Group	\$291.0 million	\$300.0 million	-3.09%	N/A	\$25.4 million	375	Orland Park, Ill.	www.thehortongroup.com
26	42	Bowen, Milette & Britt Inc.	\$289.8 million	\$165.5 million	42.89%	\$94.9 million	\$33.9 million	165	Houston, Texas	www.bmb-inc.com
27	20	Assurance Agency Ltd.	\$284.5 million	\$271.0 million	4.75%	\$80.9 million	\$23.6 million	175	Schaumburg, Ill.	www.assuranceagency.com
28	34	North American Group	\$284.2 million	\$218.0 million	23.29%	\$48.1 million	\$33.4 million	200	Oklahoma City, Okla.	www.na-group.com
29	new	Marshall & Sterling	\$283.2 million	NR	NR	NR	\$40.6 million	317	Poughkeepsie, N.Y.	www.marshallsterling.com
30	new	The Mahoney Group*	\$280.0 million	NR	NR	\$30.0 million	NR	260	Casa Grande, Ariz.	www.mahoneygroup.com
31	new	Haylor, Freyer & Coon Inc.*	\$261.5 million	NR	NR	\$61.0 million	\$29.8 million	232	Syracuse, N.Y.	www.haylor.com
32	27	The Graham Co.*	\$258.0 million	\$247.0 million	4.26%	\$4.5 million	\$42.6 million	175	Philadelphia, Pa.	www.grahamco.com
33	29	Starkweather & Shepley Inc.	\$255.5 million	\$235.0 million	8.02%	\$53.0 million	\$23.0 million	165	East Providence, R.I.	www.starshp.com
34	30	McQueary Henry Bowles Troy LLP	\$255.3 million	\$230.0 million	9.91%	\$55.0 million	\$24.0 million	190	Dallas, Texas	www.mhbt.com/
35	26	Insurors Group LLC*	\$252.1 million	\$250.0 million	0.84%	\$7.4 million	\$31.5 million	25	Bryan, Texas	www.insurorsgroup.com
36	40	Great Florida Insurance*	\$250.0 million	\$180.0 million	28.00%	NR	\$29.6 million	150	Stuart, Fla.	www.greatflorida.com
37	31	Iroquois Group Inc.	\$248.3 million	\$225.2 million	9.31%	NR	\$37.7 million	50	Olean, N.Y.	www.iroquoisgroup.com
38	28	Insurance Alliance of Central Pa. Inc.*	\$238.9 million	\$243.8 million	-2.06%	NR	\$30.9 million	253	Camp Hill, Pa.	www.tiaccp.com
39	new	Cobbs, Allen & Hall Inc.	\$214.9 million	NR	NR	\$50.2 million	\$18.8 million	177	Birmingham, Ala.	www.cobbsallenhall.com
40	38	Higginbotham & Assoc. Inc.**	\$209.5 million	\$197.0 million	5.97%	\$151.5 million	\$20.9 million	215	Fort Worth, Texas	www.higginbotham.net
41	37	Roger Bouchard Insurance Inc.	\$208.3 million	\$202.9 million	2.58%	\$131.9 million	\$24.3 million	223	Clearwater, Fla.	www.bouchardinsurance.com
42	39	United Agencies Inc.	\$200.0 million	\$185.0 million	7.50%	\$20.0 million	NR	200	Pasadena, Calif.	www.unitedagencies.com
43	new	Parker, Smith & Feek	\$187.8 million	NR	NR	\$78.2 million	\$21.9 million	160	Bellevue, Wash.	www.psfinc.com
44	52	Dawson Insurance Inc.*	\$187.7 million	\$146.3 million	22.04%	\$20.1 million	\$22.6 million	225	Rocky River, Ohio	www.dawsoncompanies.com
45	46	Professional Insurance Assoc. Inc.	\$185.0 million	\$155.0 million	16.22%	NR	NR	55	San Carlos, Calif.	www.piainc.com
46	47	Advanced Insurance Underwriters LLC	\$182.2 million	\$154.0 million	15.50%	\$25.7 million	\$21.9 million	188	Hollywood, Fla.	www.advancedins.com
47	45	Lawley Service Inc.	\$180.0 million	\$160.9 million	10.61%	\$154.0 million	\$33.3 million	250	Buffalo, N.Y.	www.lawleyinsurance.com
48	51	HBA Insurance Group	\$180.0 million	\$150.0 million	16.67%	\$15.0 million	\$18.0 million	120	Miami, Fla.	www.hbins.com
49	44	Robertson Ryan & Assoc. Inc.	\$173.0 million	\$163.0 million	5.78%	\$29.0 million	\$19.5 million	178	Milwaukee, Wis.	www.robertsonryan.com
50	41	Lovitt-Touche Inc.*	\$172.8 million	\$175.0 million	-1.27%	\$126.1 million	\$16.5 million	191	Tucson, Ariz.	www.lovitt-touche.com
51	50	SIA of N.C.*	\$169.0 million	\$150.0 million	11.24%	\$32.0 million	NR	120	Jacksonville, N.C.	www.siagroup.net
52	63	Risk Transfer Holdings Inc.	\$168.8 million	\$117.0 million	30.70%	NR	\$15.1 million	50	Orlando, Fla.	www.risktransferinc.com
53	24	Jenkins Athens Insurance Services Inc.	\$164.6 million	\$265.0 million	-60.96%	\$205.4 million	\$14.7 million	242	Concord, Calif.	www.jenkinsathens.com
54	72	Harden & Associates	\$162.6 million	\$97.7 million	39.90%	NR	NR	100	Jacksonville, Fla.	www.hardenassociates.com
55	new	J. Rolfe Davis Insurance	\$156.2 million	NR	NR	NR	\$14.9 million	135	Maitland, Fla.	www.jrdavis.com
56	new	Houchens Insurance Group	\$154.0 million	NR	NR	\$120.0 million	\$15.5 million	122	Bowling Green, Ky.	www.vanmeterins.com
57	53	Bainswest Inc.*	\$150.4 million	\$136.0 million	9.59%	NR	NR	167	Tulsa, Okla.	www.bainswest.com
58	48	The Daniel and Henry Co.	\$141.2 million	\$150.3 million	-6.46%	\$85.8 million	\$18.0 million	196	St. Louis, Mo.	www.danielandhenry.com
59	55	RJF Agencies Inc.	\$139.5 million	\$132.6 million	4.94%	\$178,712	\$17.9 million	165	Minneapolis, Minn.	www.rjfagencies.com
60	43	Bolton & Co.	\$136.4 million	\$165.0 million	-20.98%	\$52.2 million	NR	128	Pasadena, Calif.	www.boltonco.com

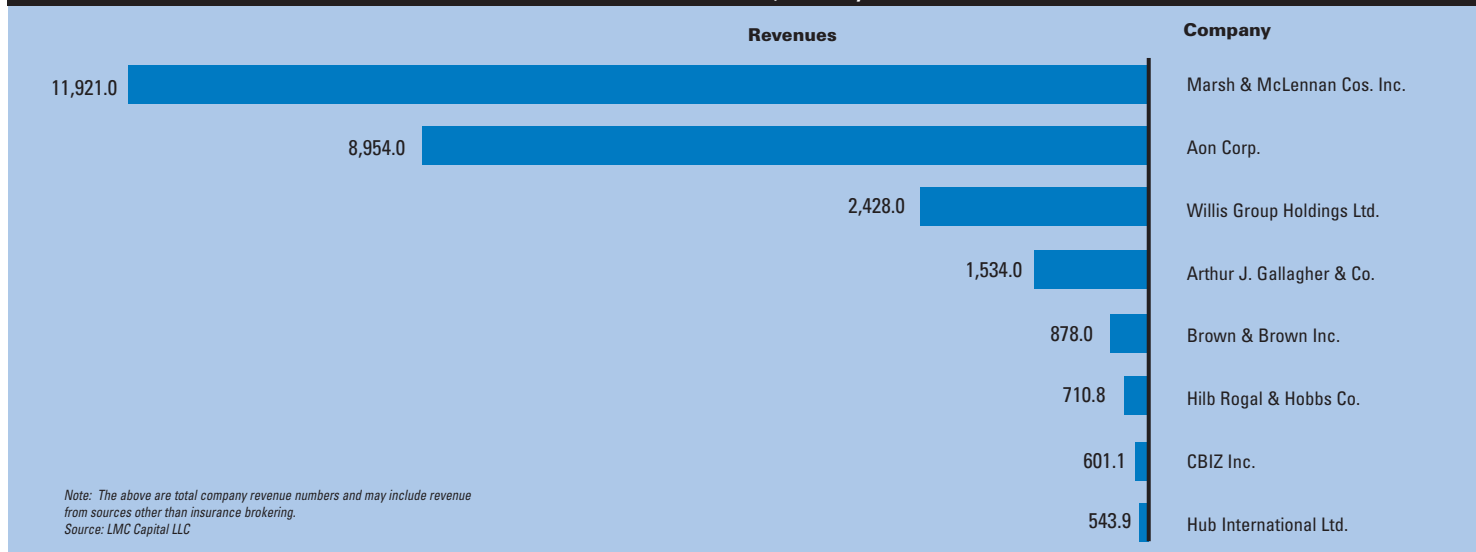
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2006 Rank	2005 Rank	Agency Name	Total 2006 P/C Premium Written	2005 P/C Premium	% Premium Change	2006 Other than P/C Premium	2006 P/C Revenue	No. of Empl.	Main Office	Web site
61	56	Hamilton Insurance Agency	\$135.0 million	\$130.0 million	3.70%	NR	\$7.7 million	65	Fairfax, Va.	www.hamiltoninsurance.com
62	61	California Insurance Center	\$133.5 million	\$118.5 million	11.22%	\$3.3 million	\$12.6 million	73	Lafayette, Calif.	www.cic-ins.com
63	64	Sinclair Insurance Group Inc.	\$131.0 million	\$115.0 million	12.21%	\$144.0 million	\$14.4 million	69	Wallingford, Conn.	www.sinclair-insurance.com
64	new	R&R Insurance Services	\$130.9 million	NR	NR	\$35.2 million	\$14.7 million	155	Waukesha, Wis.	www.rins.com
65	54	Swantner & Gordon Insurance Agency	\$129.0 million	\$136.0 million	-5.40%	\$29.9 million	\$15.5 million	125	Corpus Christi, Texas	www.s-gins.com
66	59	Mang Insurance Agency	\$125.0 million	\$120.0 million	4.00%	\$12.5 million	NR	140	Sidney, N.Y.	www.manginsurance.com
67	65	Hamilton Brewart Insurance Agency	\$118.0 million	\$115.0 million	2.54%	NR	\$11.0 million	110	Upland, Calif.	www.hamiltonbrewart.com
68	84	Gregory & Appel Insurance	\$115.5 million	\$86.4 million	25.19%	\$35.0 million	NR	100	Indianapolis, Ind.	www.gregoryappel.com
69	69	TrueNorth	\$115.2 million	\$104.7 million	9.11%	\$146,500,000	\$14.3 million	224	Cedar Rapids, Iowa	www.truenorthcompanies.com
70	49	Gateway Insurance Agency	\$114.6 million	\$150.0 million	-30.87%	\$26.4 million	\$13.8 million	97	Ft. Lauderdale, Fla.	www.gatewayins.com
71	new	Gowrie, Barden & Brett Inc.	\$112.0 million	NR	NR	\$200.0 million	NR	85	Westbrook, Conn.	www.gowrie.com
72	67	Schiff, Kreidler-Shell Inc.*	\$111.3 million	\$114.0 million	-2.39%	\$56.5 million	\$13.9 million	115	Cincinnati, Ohio	www.skskins.com
73	79	Lyons Cos.*	\$110.0 million	\$89.0 million	19.09%	NR	NR	75	Wilmington, Del.	www.lyonsinsurance.com
74	80	Scirocco Financial Group Inc.	\$108.1 million	\$88.5 million	18.10%	\$21.9 million	\$13.0 million	93	Hasbrouck Heights, N.J.	www.sciroccogroup.com
75	60	Westland Insurance Brokers**	\$108.0 million	\$119.0 million	-10.24%	\$68.0 million	NR	105	San Diego, Calif.	www.westlandib.com
76	58	TIS Insurance Services Inc.	\$105.8 million	\$120.0 million	-13.44%	\$56.2 million	\$12.6 million	118	Knoxville, Tenn.	www.tisins.com
77	75	Brower Insurance Agency LLC*	\$104.5 million	\$92.3 million	11.66%	NR	\$15.0 million	155	Dayton, Ohio	www.browerinsurance.com
78	76	Cook, Hall & Hyde Inc.	\$103.1 million	\$90.0 million	12.72%	\$60.0 million	\$19.5 million	127	East Hampton, N.Y.	www.chhins.com
79	new	Insgroup Inc.	\$103.0 million	NR	NR	\$4.0 million	\$10.8 million	62	Houston, Texas	www.businessinsurancegroup.com
80	new	PrideMark-Everest Insurance*	\$102.0 million	NR	NR	\$500,000	\$10.0 million	52	Santa Ana, Calif.	www.pridemark-everest.com
81	70	Anco Insurance Managers Ltd.	\$101.1 million	\$102.0 million	-0.85%	\$19.4 million	NR	120	Bryan, Texas	www.anco.com
82	73	Ag States Group	\$99.3 million	\$96.0 million	3.35%	\$26.7 million	\$11.8 million	90	St. Paul, Minn.	www.agstatesgroup.com
83	81	Curley Insurance Group	\$98.4 million	\$88.3 million	10.24%	\$9.5 million	\$17.2 million	59	Dallas, Texas	www.curleyinsurancegroup.com
84	86	Wood Gutmann & Bogart Ins. Brokers	\$98.1 million	\$83.0 million	15.40%	\$15.3 million	\$11.1 million	61	Tustin, Calif.	www.wgbib.com
85	78	Lipscomb & Pitts Insurance	\$97.7 million	\$89.0 million	8.88%	\$52.8 million	NR	98	Memphis, Tenn.	www.lpinsurance.com
86	74	Universal Insurance Services Inc.	\$96.7 million	\$94.9 million	1.82%	\$60.8 million	\$14.8 million	116	Grand Rapids, Mich.	www.uis-inc.com
87	new	Mortenson, Matzelle & Meldrum Inc.	\$95.7 million	NR	NR	\$253.8 million	\$12.5 million	165	Madison, Wis.	www.m3ins.com
88	100	Lanier Upshaw Inc.	\$93.6 million	\$72.0 million	23.08%	\$74.1 million	\$9.9 million	88	Lakeland, Fla.	www.lanierupshaw.com
89	83	TWFG Insurance Services	\$92.5 million	\$87.0 million	5.90%	\$20.0 million	\$12.9 million	100	The Woodlands, Texas	www.twfg.net
90	new	CFR	\$91.8 million	NR	NR	\$28.7 million	\$10.9 million	85	Tulsa, Okla.	www.cfr-ins.com
91	new	SIA of Wis., Minn. and Mich.'s U.P.*	\$90.2 million	NR	NR	NR	\$11.1 million	240	Green Bay, Wis.	www.siawi.com
92	85	AH&T Insurance	\$90.1 million	\$83.0 million	7.88%	\$182.4 million	\$10.5 million	130	Leesburg, Va.	www.ahtins.com
93	77	Eustis Insurance & Benefits Inc.	\$88.0 million	\$89.2 million	-1.35%	\$20.5 million	\$10.7 million	103	New Orleans, La.	www.eustis.com
94	new	North Florida Agency Network*	\$87.6 million	NR	NR	\$609,365	\$2.9 million	4	Tallahassee, Fla.	www.nfan.us
95	new	The Advantage Group*	\$85.3 million	NR	NR	NR	\$10.9 million	92	Seattle, Wash.	www.the-advantage-group.com
96	94	Comegys Insurance Agency*	\$84.8 million	\$74.6 million	12.07%	\$1.9 million	\$7.3 million	33	St. Petersburg, Fla.	www.comegys.com
97	82	Chapman & Associates	\$80.9 million	\$88.0 million	-8.71%	\$293,771	\$11.1 million	38	Pasadena, Calif.	www.chapmanins.com
98	91	Dean & Draper Insurance Agency LP	\$80.0 million	\$75.0 million	6.25%	\$22.8 million	\$10.7 million	96	Houston, Texas	www.deandraper.com
99	new	Kapnick Insurance Group	\$80.0 million	NR	NR	\$100.0 million	\$8.5 million	110	Adrian, Mich.	www.kapnick.com
100	new	Agents Helping Agents Inc.*	\$79.9 million	NR	NR	NR	NR	30	Louisville, Ky.	www.agentshelpingagents.net
101	98	John M. Glover Agency	\$79.8 million	\$73.0 million	8.52%	\$1.0 million	NR	153	Norwalk, Conn.	www.johnmgloveragency.com

\* = Identified as having an affiliation with an independent network or cluster group. Employee count for these does not necessarily include all affiliates responsible for total premiums written.  
\*\* = Total 2006 P/C Premium Written corrected for digital version. Correction made after the original publication date of the print edition on April 9, 2007.

## Selected Publicly Traded Brokers

2006 Total Revenue (in millions)



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## Top 20 Banks in Insurance Brokerage Fee Income

(2006/Nationally)

Rank	2006 Insurance Brokerage Fee Income	Bank Name	City, State	Web site
1	\$973.0 million	Citibank N.A.	Las Vegas, Nev.	www.citibank.com
2	\$799.4 million	Branch Banking and Trust Co.	Winston-Salem, N.C.	www.bbt.com
3	\$190.1 million	FIA Card Services N.A.	Wilmington, Del.	www.bankofamerica.com
4	\$186.1 million	Bank of America N.A.	Charlotte, N.C.	www.bankofamerica.com
5	\$135.7 million	Chase Bank USA N.A.	Newark, Del.	www.chase.com
6	\$83.1 million	Commerce Bank/North	Ramsey, N.J.	www.commerceonline.com
7	\$75.4 million	Compass Bank	Birmingham, Ala.	www.compassbank.com
8	\$73.2 million	Union Bank of California N.A.	San Francisco, Calif.	www.unionbank.com
9	\$68.6 million	BancorpSouth Bank	Tupelo, Miss.	www.bancorpsouth.com
10	\$66.0 million	Fifth Third Bank	Cincinnati, Ohio	www.53.com
11	\$59.7 million	Keybank N.A.	Cleveland, Ohio	www.key.com
12	\$59.5 million	National City Bank	Cleveland, Ohio	www.nationalcity.com
13	\$56.1 million	TD Banknorth N.A.	Portland, Maine	www.tdbanknorth.com
14	\$53.5 million	Associated Bank N.A.	Green Bay, Wis.	www.associatedbank.com
15	\$48.7 million	First Tennessee Bank N.A.	Memphis, Tenn.	www.firsttennessee.com
16	\$35.8 million	Eastern Bank	Boston, Mass.	www.easternbank.com
17	\$34.0 million	Trustmark National Bank	Jackson, Miss.	www.trustmark.com
18	\$31.2 million	Discover Bank	Greenwood, Del.	www.discovercard.com
19	\$28.5 million	The Frost National Bank	San Antonio, Texas	www.frostbank.com
20	\$27.1 million	Manufacturers and Traders Trust Co.	Buffalo, N.Y.	www.mandtbank.com

Source: Michael White-Symetra Bank Fee Income Report, 2007; Michael White Associates, www.bankinsurance.com

## Top 20 Bank Holding Companies in Insurance Brokerage Fee Income

(2006/Nationally)

Rank	2006 Insurance Brokerage Fee Income	Bank Holding Company Name	City, State	Web site
1	\$1.7 billion	Citigroup Inc.	New York, N.Y.	www.citigroup.com
2	\$1.1 billion	Wells Fargo & Co.	San Francisco, Calif.	www.wellsfargo.com
3	\$805.9 million	BB&T Corp.	Winston-Salem, N.C.	www.bbt.com
4	\$401.0 million	JPMorgan Chase & Co.	New York, N.Y.	www.jpmorganchase.com
5	\$386.0 million	Wachovia Corp.	Charlotte, N.C.	www.wachovia.com
6	\$340.4 million	Bank of America Corp.	Charlotte, N.C.	www.bankofamerica.com
7	\$165.5 million	Greater Bay Bancorp	Palo Alto, Calif.	www.gbbk.com
8	\$83.4 million	Regions Financial Corp.	Birmingham, Ala.	www.regions.com
9	\$83.1 million	Commerce Bancorp Inc.	Cherry Hill, N.J.	www.commerceonline.com
10	\$74.8 million	Compass Bancshares Inc.	Birmingham, Ala.	www.compassbank.com
11	\$73.2 million	UnionBanCal Corp.	San Francisco, Calif.	www.uboc.com
12	\$68.6 million	BancorpSouth Inc.	Tupelo, Miss.	www.bancorpsouthonline.com
13	\$68.1 million	PNC Financial Services Group Inc.	Pittsburgh, Pa.	www.pnc.com
14	\$66.9 million	Fifth Third Bancorp	Cincinnati, Ohio	www.53.com
15	\$65.2 million	National City Corp.	Cleveland, Ohio	www.nationalcity.com
16	\$59.4 million	Keycorp	Cleveland, Ohio	www.key.com
17	\$58.5 million	Sky Financial Group Inc.	Bowling Green, Ohio	www.skyfi.com
18	\$56.1 million	TD Banknorth Inc.	Portland, Maine	www.tdbanknorth.com
19	\$54.0 million	Popular Inc.	San Juan, Puerto Rico	www.bancopopular.com
20	\$52.5 million	Associated Banc-Corp	Green Bay, Wis.	www.associatedbank.com

Ranking excludes MetLife Inc., which does not engage in significant banking activities

Source: Michael White-Symetra Bank Holding Company Fee Income Report, 2007; Michael White Associates, www.bankinsurance.com