

# TOP

# 100

## INDEPENDENT PROPERTY / CASUALTY AGENCIES

**About This Report:** Welcome to the 12th annual *Insurance Journal* Top 100 Independent Property/Casualty Agencies report.

The Top 100 list is ranked by total property/casualty agency revenue for 2015 and comprises only those agencies whose business is primarily retail, not wholesale.

This report also features the nation's Top 20 Agency Partnerships. This list includes agency groups such as aggregators, clusters, networks and franchise organizations, all of which play an important role in the independent agency system today.

Also included is a list of the nation's Top 20 Bank Holding Companies and Top 20 Banks in Insurance ranked by 2015

insurance brokerage fee income courtesy of the Michael White's Bank Insurance Fee Income Report - 2016 Edition.

*Insurance Journal* wishes to thank all of the agencies and brokerages that were willing to share their information and cooperated in the process for the Top 100 and Top 20 Agency Partnerships reports. The result is a glimpse at some of the nation's most successful independent insurance agencies and brokerages.

All information in this report has been garnered from voluntary online submissions from agencies and brokerages and best estimates based on other public information sources. There may be agencies eligible for listing but for which no

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information was received or located.

We encourage all qualifying agencies to submit data for future reports. Also, submitted data was not independently verified.

A special thank you to the 2016 Top 100 P/C Agencies report sponsor AFS IBEX.

For more information about this report, contact Andrea Wells at: [awells@insurancejournal.com](mailto:awells@insurancejournal.com). 



Ranked by Total 2015 P/C Revenue

2016 Rank	2015 Rank	Agency Name	2015 Total P/C Revenue	2015 Total Other than P/C Revenue	2015 Total P/C Premiums Written	2015 Other than P/C Revenue	Full-Time Employees	Main Office
1	2	HUB International	\$1,007,636,000	\$326,028,000	\$6,721,541,337	\$4,151,826,261	8,453	Chicago, Ill.
2	1	Lockton Cos.	\$947,343,000	\$381,226,000	\$8,627,519,000	\$13,898,378,000	6,000	Kansas City, Mo.
3	4	Alliant Insurance Services Inc.	\$553,560,874	\$251,236,594	\$3,772,152,076	\$4,590,757,390	2,329	Newport Beach, Calif.
4	3	USI Insurance Services	\$514,562,044	\$441,245,004	\$4,714,624,598	\$8,688,603,029	4,406	Valhalla, N.Y.
5	6	Confie	\$472,571,000	N/A	\$1,450,000,000	N/A	4,400	Huntington Beach, Calif.
6	5	AssuredPartners Inc.	\$422,546,495	\$134,462,724	\$5,305,033,766	\$3,004,448,475	3,600	Lake Mary, Fla.
7	10	Acrisure LLC	\$319,954,127	\$91,697,750	\$2,831,531,430	\$1,185,490,969	2,064	Caledonia, Mich.
8	7	BroadStreet Partners Inc.	\$265,250,000	\$44,350,000	\$2,313,000,000	\$766,000,000	2,000	Columbus, Ohio
9	8	Integro Insurance Brokers	\$257,000,000	\$18,000,000	\$1,500,000,000	\$400,000,000	1,087	New York, N.Y.
10	9	Leavitt Group	\$144,552,466	\$67,831,600	\$2,295,478,072	\$981,364,744	1,420	Cedar City, Utah
11	11	Crystal & Co.	\$137,170,000	\$19,830,000	\$1,483,620,000	\$305,077,000	406	New York, N.Y.
12	19	NFP	\$126,287,686	\$1,153,911,862	\$1,000,000,000	\$11,547,100,000	3,400	New York, N.Y.
13	13	Insurance Office of America Inc.	\$123,944,033	\$12,098,796	\$1,269,333,541	\$178,998,787	800	Longwood, Fla.
14	22	Risk Strategies Co.	\$121,000,000	\$41,000,000	\$905,000,000	\$650,000,000	610	Boston, Mass.
15	12	EPIC Insurance Brokers & Consultants	\$119,683,837	\$46,002,481	\$967,272,000	\$907,995,000	785	San Francisco, Calif.
16	14	The IMA Financial Group Inc.	\$111,890,430	\$25,799,401	\$1,259,694,354	\$518,393,297	605	Denver, Colo.
17	15	Wortham Insurance & Risk Management	\$97,129,488	\$21,853,051	\$953,919,083	\$364,671,457	501	Houston, Texas
18	NEW	Cross Financial Corp., dba Cross Insurance	\$94,600,000	\$18,800,000	\$770,000,000	\$580,000,000	700	Bangor, Maine
19	18	Hays Cos.	\$91,000,000	\$92,300,000	\$923,500,000	\$1,000,000,000	699	Minneapolis, Minn.
20	21	Heffernan Insurance Brokers	\$90,094,600	\$28,260,500	\$639,948,000	\$265,703,800	409	Walnut Creek, Calif.
21	17	J. Smith Lanier & Co.	\$86,835,389	\$36,496,189	\$1,040,000	\$456,000,000	603	West Point, Ga.
22	20	AIS Insurance / Auto Insurance Specialists *	\$85,705,000	N/A	\$508,780,000	N/A	500	Cerritos, Calif.
23	23	Answer Financial Inc. *	\$80,000,000	N/A	\$630,000,000	N/A	628	Encino, Calif.
24	24	Higginbotham	\$78,661,000	\$53,346,000	\$549,052,000	\$1,333,650,000	756	Fort Worth, Texas
25	29	Woodruff-Sawyer & Co.	\$75,200,000	\$30,000,000	\$704,300,000	\$575,500,000	405	San Francisco, Calif.
26	25	PayneWest Insurance Inc.	\$71,490,327	\$19,277,957	\$566,244,927	\$280,015,441	649	Missoula, Mont.
27	27	Mesirow Insurance Services Inc.	\$69,460,059	\$39,766,499	\$548,424,598	\$1,195,343,950	359	Chicago, Ill.
28	NEW	Prime Risk Partners Inc.	\$69,315,000	\$15,452,000	\$902,882,041	N/A	468	Alpharetta, Ga.
29	28	Hylant Group Inc.	\$68,094,895	\$35,574,855	\$551,100,000	\$784,000,000	599	Toledo, Ohio
30	26	INSURICA Inc.	\$65,483,893	\$14,706,313	\$540,341,307	\$229,092,074	477	Oklahoma City, Okla.
31	30	Assurance	\$55,615,530	\$26,212,332	\$506,537,390	\$373,890,000	428	Schaumburg, Ill.
32	32	TWFG Insurance Services	\$54,732,020	\$500,000	\$366,637,461	\$5,000,000	88	The Woodlands, Texas
33	33	Marshall & Sterling Enterprises Inc.	\$53,024,655	\$10,847,988	\$390,575,830	\$278,666,666	403	Poughkeepsie, N.Y.
34	34	Eastern Insurance Group LLC **	\$47,511,000	\$13,910,000	\$338,000,000	\$334,000,000	340	Natick, Mass.
35	38	Propel Insurance	\$47,000,000	\$15,000,000	\$405,000,000	\$165,000,000	297	Tacoma, Wash.
36	31	Frenkel & Co.	\$45,553,501	\$22,055,276	\$502,065,000	\$882,211,000	164	New York, N.Y.
37	35	SterlingRisk	\$43,551,000	\$11,423,000	\$362,929,000	\$136,964,000	225	Woodbury, N.Y.
38	37	The Graham Co.	\$43,529,853	\$5,644,067	\$267,863,217	\$44,996,223	169	Philadelphia, Pa.
39	40	Houchens Insurance Group	\$40,247,252	\$12,823,023	\$435,928,688	\$397,526,186	272	Bowling Green, Ky.
40	39	Professional Insurance Associates Inc.	\$40,000,000	N/A	\$300,000,000	N/A	50	San Carlos, Calif.
41	NEW	Westwood Insurance Agency *	\$39,637,229	N/A	\$309,474,238	N/A	109	West Hills, Calif.
42	81	The Hilb Group	\$38,000,000	\$13,000,000	\$284,000,000	\$130,000,000	570	Richmond, Va.
43	36	Bowen, Miclette & Britt Insurance Agency LLC	\$37,496,394	\$10,831,054	\$317,318,527	\$166,558,200	234	Houston, Texas
44	41	Starkweather & Shepley Insurance Brokerage Inc.	\$37,418,000	\$3,429,000	\$282,000,000	\$133,000,000	197	East Providence, R.I.
45	46	Lawley Insurance	\$36,761,709	\$17,433,984	\$293,719,549	\$329,033,752	338	Buffalo, N.Y.
46	45	Fisher Brown Bottrell Insurance Inc. **	\$36,407,840	\$7,731,839	\$239,274,688	\$74,832,895	173	Jackson, Miss.
47	49	Parker Smith & Feek Inc.	\$35,855,000	\$9,446,000	\$255,030,000	\$166,870,000	200	Bellevue, Wash.
48	48	Gowrie Group	\$34,550,000	\$1,800,000	\$274,080,000	\$60,000,000	160	Westbrook, Conn.
49	47	Andreini & Co.	\$34,156,950	\$11,425,300	\$336,450,000	\$265,000,000	185	San Mateo, Calif.
50	51	The Horton Group Inc.	\$33,299,411	\$23,348,182	\$332,284,446	\$288,546,531	330	Orland Park, Ill.

Editor's Note: \* = Carrier Owned Agency; \*\* = Bank Owned Agency



Ranked by Total 2015 P/C Revenue

51	50	TrueNorth	\$33,021,612	\$16,018,751	\$361,682,014	\$246,317,986	280	Cedar Rapids, Iowa
52	43	The Mahoney Group	\$32,964,422	\$7,391,679	\$248,966,438	\$111,299,424	185	Mesa, Ariz.
53	58	Towne Insurance **	\$32,829,245	\$8,579,227	\$241,879,314	\$384,176,161	259	Virginia Beach, Va.
54	53	LMC Insurance & Risk Management Inc.	\$32,501,703	\$11,296,513	\$297,898,509	\$167,947,497	252	West Des Moines, Iowa
55	52	Crane Agency	\$30,996,092	\$4,436,916	\$209,898,594	\$38,565,164	245	St. Louis, Mo.
56	61	Rich & Cartmill Inc.	\$29,316,529	\$867,336	\$205,500,000	\$1,000,000	168	Tulsa, Okla.
57	55	Robertson Ryan & Associates Inc.	\$29,157,479	\$3,526,000	\$275,000,000	\$74,500,000	230	Milwaukee, Wis.
58	57	Riggs, Counselman, Michaels & Downes Inc.	\$28,451,080	\$13,866,355	\$339,907,442	\$60,051,287	239	Towson, Md.
59	54	Moreton & Co.	\$28,032,588	\$13,082,520	\$361,478,394	\$261,000,000	194	Salt Lake City, Utah
60	59	James G Parker Insurance Associates	\$27,467,000	\$6,110,000	\$346,995,000	\$87,285,000	200	Fresno, Calif.
61	60	Haylor, Freyer & Coon Inc.	\$27,252,359	\$4,136,512	\$20,720,000	\$98,000,000	179	Syracuse, N.Y.
62	62	Bouchard Insurance	\$25,002,662	\$9,357,811	\$224,000,000	\$177,000,000	224	Clearwater, Fla.
63	64	Tolman & Wiker Insurance Services LLC	\$24,880,288	\$6,002,952	\$202,207,029	\$98,846,379	155	Ventura, Calif.
64	66	Bolton & Co.	\$24,194,400	\$15,997,900	\$218,661,600	\$243,813,800	170	Pasadena, Calif.
65	79	Insureon	\$24,100,000	N/A	\$210,300,000	N/A	250	Chicago, Ill.
66	70	HNI Risk Services	\$23,800,000	\$2,741,000	\$280,000,000	\$28,000,000	108	New Berlin, Wis.
67	67	Advanced Insurance Underwriters LLC	\$23,517,500	\$470,350	\$204,500,000	\$4,090,000	171	Hollywood, Fla.
68	68	Sullivan Curtis Monroe Insurance Services LLC	\$23,375,000	\$8,725,000	\$247,523,000	\$267,587,000	187	Irvine, Calif.
69	76	Wood Gutmann & Bogart Insurance Brokers	\$23,040,322	\$2,002,505	\$254,541,095	\$29,897,195	142	Tustin, Calif.
70	69	Sihle Insurance Group	\$23,024,622	\$1,932,526	\$205,063,041	\$23,049,270	200	Altamonte Springs, Fla.
71	77	ABD Insurance and Financial Services	\$21,000,000	\$22,585,000	\$150,500,000	\$600,500,000	200	San Mateo, Calif.
72	63	Scirocco Financial Group Inc.	\$20,850,638	\$2,887,212	\$169,891,813	\$41,472,469	122	Hasbrouck Heights, N.J.
73	74	Arroyo Insurance Services	\$20,669,327	\$2,066,000	\$19,055,844	\$2,066,000	140	Arcadia, Calif.
74	75	R&R Insurance Services Inc.	\$20,654,000	\$3,350,000	\$195,811,000	\$57,300,000	175	Waukesha, Wisc.
75	72	TIS Insurance Services Inc.	\$20,405,187	\$6,700,801	\$153,190,810	\$65,993,478	142	Knoxville, Tenn.
76	94	Turner Surety & Insurance Brokerage Inc.	\$20,203,000	N/A	\$165,549,000	\$421,000	53	Paramus, N.J.
77	84	John M. Glover Agency	\$20,000,000	\$502,064	\$137,615,000	\$1,132,462	175	Norwalk, Conn.
78	87	Insgroup Inc.	\$19,900,000	\$2,110,000	\$146,000,000	\$25,500,000	97	Houston, Texas
79	71	Ansary & Associates LLC	\$19,200,000	\$6,400,000	\$200,000,000	\$60,000,000	225	Port Washington, Wis.
80	86	Associated Financial Group LLC. **	\$19,186,231	\$49,955,018	\$157,282,210	\$1,011,346,676	363	Minnetonka, Minn.
81	96	The Buckner Co. Inc.	\$18,453,108	\$2,457,421	\$149,278,188	\$36,094,391	155	Salt Lake City, Utah
82	73	Lovitt & Touché Inc.	\$18,250,671	\$12,503,161	\$174,821,221	\$198,572,448	177	Tempe, Ariz.
83	85	Rogers & Gray Insurance	\$18,200,000	\$3,600,000	\$105,100,000	\$58,900,000	130	South Dennis, Mass.
84	83	The Daniel and Henry Co.	\$18,120,000	\$5,397,000	\$142,860,000	\$58,458,000	163	St. Louis, Mo.
85	82	Tompkins Insurance Agencies Inc. **	\$17,985,000	\$8,573,000	\$282,950,000	\$137,000,000	179	Batavia, N.Y.
86	80	CHS Insurance Services LLC	\$17,502,000	\$1,650,000	\$127,980,000	\$21,000,000	97	Inver Grove Heights, Minn.
87	91	Otterstedt Insurance Agency	\$17,480,577	\$885,975	\$105,359,434	\$24,905,808	82	Englewood Cliffs, N.J.
88	NEW	Christensen Group	\$17,291,971	\$6,572,158	\$146,421,391	\$100,780,000	117	Minnetonka, Minn.
89	89	AHT Insurance	\$17,224,044	\$12,686,229	\$141,498,121	\$203,788,973	176	Leesburg, Va.
90	92	Associated Insurance Management Inc.	\$16,935,534	N/A	\$123,470,292	N/A	69	Silver Spring, Md.
91	NEW	Premier Group Insurance Inc.	\$16,570,000	N/A	\$108,129,000	N/A	15	Denver, Colo.
92	NEW	Swingle Collins and Associates	\$16,500,000	N/A	\$16,500,000	N/A	65	Dallas, Texas
93	65	Cobbs Allen	\$16,338,237	\$7,272,654	\$161,001,289	\$80,802,162	132	Birmingham, Ala.
94	NEW	Eagle American Insurance Agency LLC	\$16,153,664	\$130,724	\$126,819,754	\$1,188,400	158	Longwood, Fla.
95	88	Eagan Insurance Agency LLC	\$16,111,225	\$1,195,214	\$108,757,007	\$11,952,140	85	Metairie, La.
96	97	Foa & Son Corp.	\$15,797,579	\$1,456,588	\$143,614,355	\$30,345,583	105	New York, N.Y.
97	NEW	The Advantage Group LLC	\$15,667,029	\$1,566,704	\$118,240,094	\$7,833,520	103	Edmonds, Wash.
98	NEW	Sunstar Insurance Group	\$15,599,938	\$888,611	\$126,835,495	\$8,242,136	121	Memphis, Tenn.
99	95	Lipscomb & Pitts Insurance	\$15,557,648	\$5,766,462	\$139,501,000	\$210,754,000	130	Memphis, Tenn.
100	98	MJ Insurance Inc.	\$15,538,642	\$11,820,951	\$136,375,865	\$583,286,437	138	Indianapolis, Ind.

Editor's Note: \* = Carrier Owned Agency; \*\* = Bank Owned Agency



Ranked by Total 2015 P/C Revenue

## Insurance Journal's Top 20 Agency Partnerships

(Ranked by 2015 Total P/C Revenue)

Employee count for these groups does not necessarily include all affiliates responsible for total revenue.

2015 Rank	2015 Rank	Agency	2015 Total P/C Revenue	2015 Total Other than P/C Revenue	2015 Total P/C Premiums Written	2015 Other than P/C Premium	Full-Time Employees	Main Office
1	1	SIAA Inc.	\$810,921,469	N/A	\$6,051,652,752	N/A	35	Hampton, N.H.
2	2	Keystone Insurers Group	\$353,093,002	\$63,635,360	\$2,942,441,687	\$813,588,349	3,271	Northumberland, Pa.
3	3	ISU Insurance Agency Network	\$320,376,375	\$33,395,500	\$2,475,735,000	\$443,500,000	1,785	San Francisco, Calif.
4	4	SecureRisk	\$199,270,625	\$28,952,012	\$1,652,853,566	\$434,973,359	9	Tucker, Ga.
5	5	The Iroquois Group	\$110,556,562	N/A	\$880,239,634	N/A	61	Allegany, N.Y.
6	6	Combined Agents of America LLC	\$96,289,576	\$5,255,422	\$738,035,381	\$25,141,393	778	Austin, Texas
7	7	Renaissance Alliance Insurance Services LLC	\$84,962,645	\$1,493,197	\$517,685,863	\$15,266,732	67	Wellesley, Mass.
8	8	United Valley Insurance Services Inc.	\$74,174,063	\$4,896,450	\$593,392,500	\$81,607,500	950	Fresno, Calif.
9	10	Pacific Interstate Insurance Brokers	\$72,174,180	N/A	\$542,607,330	N/A	8	El Dorado Hills, Calif.
10	9	Insurors Group LLC	\$67,660,605	\$46,315,342	\$451,070,699	\$50,728,743	455	College Station, Texas
11	11	Smart Choice	\$55,682,000	\$1,421,000	\$464,000,000	\$2,500,000	44	High Point, N. C.
12	NEW	Georgia Agency Partners Inc.	\$51,240,418	\$7,699,741	\$344,074,453	\$67,089,196	420	Statesboro, Ga.
13	13	Brightway Insurance	\$45,508,000	\$1,434,000	\$363,155,858	\$6,768,594	215	Jacksonville, Fla.
14	12	GreatFlorida Insurance	\$43,200,000	\$420,000	\$360,000,000	\$210,000	408	Stuart, Fla.
15	14	United Agencies	\$42,606,575	\$10,980,743	\$309,886,007	\$221,833,191	274	Pasadena, Calif.
16	15	Bainswest Inc.	\$36,844,102	\$6,533,800	\$309,213,102	\$73,417,283	322	Owasso, Okla.
17	16	Networked Insurance Agents	\$35,247,696	N/A	\$206,399,432	N/A	106	Grass Valley, Calif.
18	NEW	Fiesta Insurance Franchise Corp. dba Fiesta Auto Insurance Center	\$27,978,390	\$4,081,760	\$285,000,000	\$4,081,760	21	Las Vegas, Nev.
19	17	The Insurance Alliance of Central Pennsylvania Inc.	\$25,610,268	N/A	\$225,880,193	N/A	235	Camp Hill, Pa.
20	18	PacWest Alliance Insurance Services Inc.	\$23,066,753	\$2,981,224	\$1,201,884,810	\$44,500,000	250	Fresno, Calif.

Editor's Note: List includes aggregators, clusters, and franchise groups.



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

(2015/Nationally)

Rank	2015 Insurance Brokerage Fee Income	Bank Holding Company Name	City, State	Website
1	\$1,534,411,000	BB&T Corp.	Winstom-Salem, N.C.	www.bbt.com
2	\$1,251,000,000	Wells Fargo & Co.	San Francisco, Calif.	www.wellsfargo.com
3	\$485,000,000	Citigroup Inc.	New York, N.Y.	www.citigroup.com
4	\$176,000,000	American Express Co.	New York, N.Y.	www.americanexpress.com
5	\$133,031,000	Regions Financial Corp.	Birmingham, Ala.	www.regions.com
6	\$124,000,000	Bank of America Corp.	Charlotte, N.C.	www.bankofamerica.com
7	\$117,103,000	BancorpSouth Inc.	Tupelo, Miss.	www.bancorpsouthonline.com
8	\$75,804,000	Stifel Financial Corp.	St. Louis, Mo.	www.stifelbank.com
9	\$75,363,000	Associated Banc-Corp	Green Bay, Wisc.	www.associatedbank.com
10	\$73,000,000	Morgan Stanley	New York, N.Y.	www.morganstanley.com
11	\$69,280,000	Eastern Bank Corp.	Boston, Mass.	www.easternbank.com
12	\$69,135,000	First Niagara Financial Group Inc.	Buffalo, N.Y.	www.firstniagara.com
13	\$67,501,000	Discover Financial Services	Riverwoods, Ill.	www.discovercard.com
14	\$64,358,000	Huntington Bancshares Inc.	Columbus, Ohio	www.huntington.com
15	\$49,153,000	Cullen/Frost Bankers Inc.	San Antonio, Texas	www.frostbank.com
16	\$43,000,000	Popular Inc.	San Juan, P.R.	www.popular.com/
17	\$42,452,000	Old National Bancorp	Evansville, Ind.	www.oldnational.com/index.asp
18	\$37,496,000	M&T Bank Corp.	Buffalo, N.Y.	www.mtb.com
19	\$36,424,000	Trustmark Corp.	Jackson, Miss.	www.trustmark.com
20	\$30,731,000	People's United Financial Inc.	Bridgeport, Conn.	www.peoples.com/portal/site/peoples

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 \$1 billion) to file line item fee income like insurance brokerage. Ranking excludes several traditional life insurers that do not engage in significant banking activities. Source: Michael White's Bank Insurance Fee Income Report - 2016 Edition

## Top 20 Banks in Insurance Brokerage Fee Income

(2015/Nationally)

Rank	2015 Insurance Brokerage Fee Income	Bank Name	City, State	Website
1	\$1,532,914,000	Branch Banking and Trust Co.	Winston Salem, N.C.	www.bbt.com
2	\$700,000,000	Citibank, N.A.	Sioux Falls, S.D.	www.citibank.com
3	\$115,436,000	BancorpSouth Bank	Tupelo, Miss.	www.bancorpsouthonline.com
4	\$74,124,000	Associated Bank, N.A.	Green Bay, Wis.	www.associatedbank.com
5	\$69,280,000	Eastern Bank	Boston, Mass.	www.easternbank.com
6	\$69,135,000	First Niagara Bank, N.A.	Buffalo, N.Y.	www.firstniagara.com
7	\$67,501,000	Discover Bank	Greenwood, Del.	www.discovercard.com
8	\$49,153,000	Frost Bank	San Antonio, Texas	www.frostbank.com
9	\$48,169,000	Towne Bank	Portsmouth, Va.	www.townebank.com
10	\$37,509,000	Manufacturers and Traders Trust Co.	Buffalo, N.Y.	www.mtb.com
11	\$36,424,000	Trustmark National Bank	Jackson, Miss.	www.trustmark.com
12	\$30,731,000	People's United Bank	Bridgeport, Conn.	www.peoples.com
13	\$17,410,000	Fifth Third Bank	Cincinnati, Ohio	www.53.com
14	\$17,233,000	Valley National Bank	Passaic, N.J.	www.valleynationalbank.com
15	\$17,114,000	Bank of the West	San Francisco, Calif.	www.bankofthewest.com
16	\$15,164,000	Univest Bank and Trust Co.	Souderton, Pa.	www.univest.net
17	\$13,604,000	The Peoples Banking and Trust Co.	Marietta, Ohio	www.peoplesbancorp.com
18	\$13,222,000	The Adirondack Trust Co.	Saratoga Springs, N.Y.	adirondacktrust.com
19	\$13,203,000	Arvest Bank	Fayetteville, Ark.	www.arvest.com
20	\$13,075,000	First-Citizens Bank & Trust Co.	Raleigh, N.C.	www.firstcitizens.com

Note about this report: These rankings include commercial banks, savings banks and savings associations (a.k.a. thrifts) which are required to report line item fee income like insurance brokerage. Source: Michael White's Bank Insurance Fee Income Report - 2016 Edition