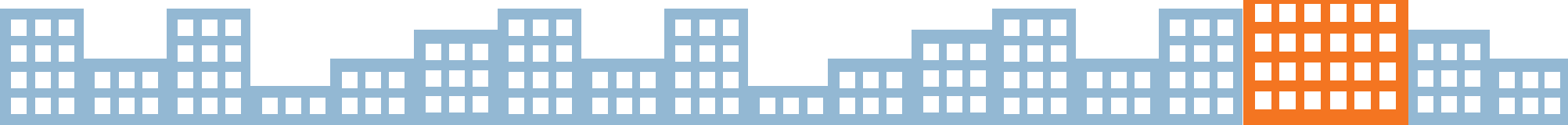
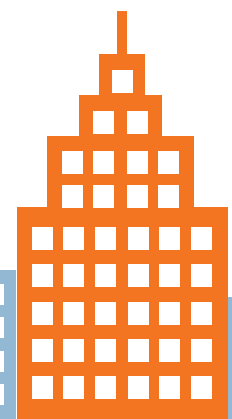


BEST PLACES TO WORK 2015



Best Places finds top insurance employers

To many outside observers, insurance might appear as a buttoned-down and rigid business. In fact, many of the insurance industry's leading companies are anything but.

From flexible work arrangements, to professional development programs, to extended parental leave for women and men, to office happy hours, time off for volunteering and special recognition events, many companies are making insurance an attractive place to build a career.

Best Places to Work in

Insurance is an annual feature presented by *Business Insurance* and Best Companies Group that lists the agents, brokers, insurance companies and other providers with the highest levels of employee engagement and satisfaction.

This year's report features 74 companies of various sizes, from 25 employees to more than 6,500. What they have in common is a commitment to attracting, developing and retaining great talent through a combination of benefits and other programs that their employees value.

Harrisburg, Pa.-based Best Companies Group identifies the leading employers in the insurance industry by conducting a free two-part assessment of each company.

The first part is a questionnaire completed by the employer about company policies, practices and demographics. The second part is a confidential employee survey on engagement and satisfaction. Best Companies Group takes the data and analyzes them according to eight core focus areas: leadership and planning; corporate culture

and communications; role satisfaction; work environment; relationship with supervisor; training, development and resources; pay and benefits; and overall engagement.

The program divides employers into the categories of small, 25-249 employees; medium, 250-999 employees; and large, 1,000 or more employees. The following report highlights what makes these and other companies in the insurance industry among the best places to work.

The 2015 overall winners, by employer size, are:



Lockton Cos. L.L.C.



Assurance Agency Ltd.



SIG (Silberstein Insurance Group)



ACCIDENT FUND HOLDINGS



LARGE EMPLOYER CATEGORY (1,000+ U.S. Employees)		
Rank	Company	U.S. Employees
1	Lockton	3654
2	Accident Fund Holdings, Inc.	1084
3	Philadelphia Insurance Companies	1750
4	West Bend Mutual Insurance Company	1150
5	CBIZ Benefits & Insurance Services, Inc.	1266
6	Great American Insurance Group	5513

MEDIUM EMPLOYER CATEGORY (250-999 U.S. Employees)		
Rank	Company	U.S. Employees
1	Assurance	380
2	RSUI Group, Inc.	380
3	Discovery Benefits, Inc.	486
4	J. Smith Lanier & Co.	570
5	EPIC Insurance Brokers & Consultants	699
6	Hylant Group Inc.	626
7	Amerisure Mutual Insurance Co.	717
8	The Navigators Group, Inc.	489
9	TMNA Services, L.L.C.	364
10	Holmes Murphy & Associates	661
11	Safety National	378
12	Propel Insurance	267
13	Paychex Insurance Agency	757
14	Wortham	517
15	PayneWest Insurance	614
16	Gilsbar	419
17	Key Risk	250

SMALL EMPLOYER CATEGORY (25-249 U.S. Employees)					
Rank	Company	U.S. Employees	Rank	Company	U.S. Employees
1	SIG (Silberstein Insurance Group)	41	27	The Partners Group Ltd.	124
2	Altrust Insurance	32	28	Avalon Risk Management Insurance Agency L.L.C.	125
3	Sahouri Insurance & Financial	38	29	Favley Insurance Group, Ltd.	59
4	INGUARD	26	30	R&R Insurance Services, Inc.	173
5	Lovitt & Touché	184	31	Tanner, Ballew and Maloof, Inc.	35
6	Alternative Service Concepts, L.L.C.	123	32	Wine Sergi Insurance	30
7	Simkiss & Block	38	33	Fred C. Church Insurance	125
8	Burnham Benefits Insurance Services	64	34	ABD Insurance & Financial Services, Inc.	175
9	Costello & Sons Insurance Brokers, Inc.	27	35	Distinguished Programs	138
10	TexCap Insurance	41	36	Gunn-Mowery, L.L.C.	70
11	Dubraski & Associates Insurance Services, L.L.C.	29	37	The Plexus Groupe L.L.C.	77
12	Marsh & McLennan Agency, Michigan Office (formerly McGraw Wentworth)	93	38	Berkley North Pacific (a W.R. Berkley Company)	115
13	Wallace Welch & Willingham	91	39	IPMG	116
14	The Insurance Exchange, Inc.	38	40	Swingle Collins & Associates	62
15	Safeware	50	41	GFI Insurance Brokerage, Inc.	33
16	Atlas General Insurance Services, L.L.C.	116	42	MGIS	60
17	Energi Insurance Services, L.L.C.	212	43	The Nitsche Group	119
18	Lipscomb & Pitts Insurance, L.L.C.	130	44	AHT Insurance	163
19	M3 Insurance	220	45	Pritchard & Jerden Inc	90
20	HNI Risk Services	122	46	Cambridge Consulting Group	55
21	Kapnick Insurance Group	142	47	American Integrity Insurance Group	126
22	Falls Lake Insurance Cos.	58	48	Carroll Insurance Agency	25
23	The Odell Studner Group, L.L.C.	52	49	Business Benefits Group, Inc./BBG	36
24	Hoffman Brown Co.	52	50	MarketScout	65
25	Cavignac & Associates	45	51	Levitt_Furst Assoc	52
26	First Person	61	52	HDI-Gerling America Insurance Co.	83

BEST PLACES TO WORK 2015



Large employer (1,000+ employees)

Kansas City, Mo.-based **Lockton Cos. L.L.C.** has ranked as the top large employer in Best Places to Work in Insurance for three straight years. The brokerage also has dominated the large agents/broker category, ranking No. 1 for seven consecutive years. Founded nearly 50 years ago, Lockton today has more than 5,300 employees serving more than 48,000 clients around the world in commercial insurance, risk management and employee benefits. It is the world's 10th largest insurance brokerage. What do employees appreciate about the firm? Strong values

that drive Lockton's success, an entrepreneurial culture and flat structure that lets employees grow while focusing on serving clients, and an environment of sharing and support. Other initiatives that employees value at Lockton include expanded parental leave for women and men, the freedom of each office to choose community and charitable involvement, "Beer Fridays," "Jean Fridays" in exchange for charitable donations, and weekly visits by massage therapists. Recognizing employees' importance in the firm's growth and success, Lockton gives

each employee a Rolex® watch on his or her 10th anniversary of employment.

Accident Fund Holdings Inc. was the runner-up in the large employer category in the 2015 Best Places to Work in Insurance. The specialty provider of workers compensation insurance and risk management is based in Lansing, Michigan. Accident Fund's 1,084 employees value its generous benefits package, commitment to volunteerism and leadership accessibility.

Ranking third in Best Places to Work in Insurance was **Philadelphia Insurance Cos.**

The property/casualty insurer, based in Bala Cynwyd, Pennsylvania, is a member of the Tokio Marine Group, one of the world's largest insurance organizations. Philadelphia

Insurance Cos.' 1,750 employees appreciate programs including flexible work options, employee luncheons, paid volunteer time and subsidized gym memberships.

1

Lockton Cos. L.L.C.

2

Accident Fund Holdings Inc.

3

Philadelphia Insurance Cos.



Lockton presents Rolex watches to honor employees' 10-year anniversaries at its annual internal State of the Companies meeting.

Medium employer (250-999 employees)

In the medium size employer category, **Assurance Agency Ltd.** took top honors for the third consecutive year. The Schaumburg, Illinois-based



Popular perks that Assurance Agency Ltd. employees enjoy include onsite yoga classes.

retail broker provides a broad range of business and personal insurance products, employee and executive benefits, surety bond placement, safety consulting, claims advocacy and wellness programs. Why is Assurance a top-ranked employer? In addition to flexible scheduling and generous benefits, its 380 employees value its Assurance Perks, a branded program that includes services ranging from free Starbucks® coffee and snacks to onsite dry cleaning to surprise giveaways at its Employee Appreciation Day. Other valued initiatives include Assurance Caring Together, a charitable giving program

that provides paid days off for employees to volunteer their time to improve the community, and Shared Success, a monetary incentive program for recognizing the hard work of colleagues. The lighter side of Assurance comes through in Assurance Olympics, a team-building competition in which employee teams enter quirky events such as hula hoops and tricycle races to win medals. Assurance believes that happy employees make for happy clients, and the brokerage has boasted a double-digit organic growth ratio for 13 of the past 14 years.

Second place in the medium-employer category in the

2015 Best Places to Work in Insurance went to **RSUI Group Inc.**, a leading specialty lines insurance company based in Atlanta (profile on next page).

Discovery Benefits Inc. ranked third in this year's Best Places to Work in Insurance. The Fargo, North Dakota-based benefit consulting firm was founded in 1987 and serves employers nationwide with benefit consulting and plan administration services. Discovery Benefits' 486 employees value the benefits consulting firm's employee appreciation events, flexible work options and professional development programs, among other perks.

1

Assurance Agency Ltd.

2

RSUI Group, Inc.

3

Discovery Benefits Inc.

Small employer (25-249 employees)

SIG (Silberstein Insurance Group) took home top honors in the small-employer category of Best Places to Work in Insurance (profile on next page).

Runner-up in the small-employer category was Palm Harbor, Florida-based **Alltrust Insurance**, a privately held employee benefits consulting firm. Alltrust's 32 employees especially value the firm's work environment, generous benefits and paid time off, as well as having time off to

pursue charitable and personal pursuits.

Third-place honors went to **Sahouri Insurance & Financial**, a McLean, Virginia-based retail brokerage firm that handles the business lines of property, casualty, employee benefits, life, disability and private client risk management. Sahouri's 38 employees appreciate the firm's penthouse happy hours, "Pizza Mondays," "Spa Friday," and time off for charitable volunteering.

1

SIG

2

Alltrust Insurance

3

Sahouri Insurance & Financial



Each year, SIG participates in a Day of Service in which all of the employees get together to help a local charity. The SIG team is pictured here assisting the staff at Ft. McHenry with various projects.

BEST PLACES TO WORK 2015



Insurers/Providers

RSUI Group

Atlanta-based RSUI Group Inc. was ranked as the 2015 Best Places to Work in Insurance top insurer/provider. RSUI, a leading underwriter of wholesale specialty insurance for more than two decades, offers a range of property and casualty products exclusively through wholesale brokers. Its products include primary and excess casualty, directors and officers liability, professional liability for many industries

and a broad set of property coverages. What do its 380 employees love about working at RSUI? Flexible hours with telecommuting and compressed workweeks, a robust wellness program and quarterly companywide breakfasts and lunches and periodic departmental outings. Other activities that employees appreciate include a FitBit® challenge, fall festival and charitable giving initiatives.



RSUI's Binding Authority department spent an afternoon volunteering at Piedmont Park in Atlanta.

BEST PLACES TO WORK IN INSURANCE 2015: INSURERS/PROVIDERS

Rank	Company	U.S. Employees
1	RSUI Group Inc.	380
2	Falls Lake Insurance Cos.	58
3	Accident Fund Holdings Inc.	1084
4	Berkley North Pacific (a W.R. Berkley Co.)	115
5	Philadelphia Insurance Cos.	1750
6	Amerisure Mutual Insurance Co.	717
7	West Bend Mutual Insurance Co.	1150
8	The Navigators Group Inc.	489
9	Safety National	378
10	Great American Insurance Group	5513
11	American Integrity Insurance Group	126
12	Key Risk	250
13	HDI-Gerling America Insurance Co.	83



RSUI employees enjoyed an afternoon of celebration and prizes at the conclusion of "Spring into Action," a voluntary 11-week wellness challenge.



An Assurance employee climbs a rock wall on the firm's Employee Appreciation Day, which featured the theme "For Those About to Rock."

BEST PLACES TO WORK IN INSURANCE 2015: AGENTS/BROKERS

Rank	Company	U.S. Employees	Rank	Company	U.S. Employees
1	SIG (Silberstein Insurance Group)	41	32	Avalon Risk Management Insurance Agency L.L.C.	125
2	Alltrust Insurance	32	33	Falvey Insurance Group, Ltd.	59
3	Assurance	380	34	R&R Insurance Services, Inc.	173
4	Sahouri Insurance & Financial	38	35	Hylant	626
5	INGUARD	26	36	Tanner, Ballew and Maloof, Inc.	35
6	Lovitt & Touché	184	37	Wine Sergi Insurance	30
7	Alternative Service Concepts, L.L.C.	123	38	Fred C. Church Insurance	125
8	The Simkiss Cos.	38	39	ABD Insurance & Financial Services, Inc	175
9	Burnham Benefits Insurance Services	64	40	Distinguished Programs	138
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13	Marsh & McLennan Agency, Michigan office (formerly McGraw Wentworth)	93	44	Swingle Collins & Associates	62
14	Wallace Welch & Willingham	91	45	GFI Insurance Brokerage, Inc.	33
15	The Insurance Exchange, Inc.	38	46	MGIS	60
16	Safeware	50	47	The Nitsche Group	119
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19	Discovery Benefits, Inc.	486	50	Propel Insurance	267
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23	Lockton	3654	54	Wortham	517
24	J. Smith Lanier & Co.	570	55	Cambridge Consulting Group	55
25	Kapnick Insurance Group	142	56	Carroll Insurance Agency	25
26	The Odell Studner Group, L.L.C.	52	57	Business Benefits Group, Inc./BBG	36
27	Hoffman Brown Co.	52	58	MarketScout	65
28	EPIC Insurance Brokers & Consultants	699	59	PayneWest Insurance	614
29	Cavignac & Associates	45	60	Levitt-Fuirst Assoc	52
30	FirstPerson	61	61	Gilsbar	419
31	The Partners Group Ltd.	124			

Agents/Brokers

SIG (Silberstein Insurance Group)

Silberstein Insurance Group, based in Lutherville, Maryland, earned two 2015 Best Places to Work in Insurance honors. SIG was the top-ranked small employer overall as well as the top employer among agents and brokers. The employee benefits firm was founded in 1999. It has grown steadily through the years and today has 41 employees, serving hundreds of corporate clients nationwide. This marks the sixth year SIG made the list of Best Places to Work in Insurance. In

2014, SIG was runner-up in the small-employer category. What do SIG employees love about working at the company SIG's Results-Only Work Environment, which offers flexible scheduling and telecommuting; onsite fitness classes; and community service events. Activities that SIG employees also value include wellness challenges, healthy potlucks and cooking demonstrations, and various social events, such as bowling, the company picnic and Baltimore Orioles games.



This year, SIG raised over \$12,000 for the National Kidney Foundation's Event "Rappel for Kidney Health" in which the SIG team rappelled off of the Hyatt Building in downtown Baltimore to raise awareness for kidney health.

BEST PLACES TO WORK 2015



Benefits, perks set top-ranked firms apart from rest

What does it take to become one of the Best Places to Work in Insurance? A number of characteristics set apart the companies that appear on this year's list.

Perks such as free lunches, games, office parties and group outings can generate camaraderie and put smiles on workers' faces, but a commitment to creating a culture of employee engagement and satisfaction has a long-term impact. For that reason, Best Companies Group analyzes the responses to confidential employee surveys in eight core areas. It is in these areas where significant differences exist between the best employers and those that did not make the 2015 list:

Leadership and planning. This area includes understanding of the company's strategy, confidence in leadership, adequate planning and follow-through and care about employees' well-being. For all companies on this year's list, the number of positive responses in this area averaged 90%, vs. 82% for companies that failed to make the list.

Corporate culture and communications. Components of this area include clear and

frequent communication, trust, a spirit of cooperation, a feeling that employees are valued and a culture of diversity. Positive responses in this area averaged 89% for companies on the list, and 80% for other companies.

Role satisfaction. This area looks at how employees like the work they do, their ability to balance work and life, and whether they feel valued and part of a team. Positive responses averaged 91% for the Best Places to Work in Insurance, whereas that figure was 85% for others.

Work environment. Positive responses about physical working conditions, comfort and safety averaged 92% for the top employers and 86% for employers not on the list.

Relationship with supervisor. Fairness, respect, trust and feedback are elements of this area. For the Best Places to Work, positive responses averaged 91%, vs. 86% for other employers.

Training, development and resources. Initial and ongoing training, adequate and dependable equipment, room to advance and promotions for good work are among the components of this area. Positive responses for the top



Lockton employees in Kansas City, Missouri, gather for a "Beer Friday" to celebrate the Kansas City Royals' winning the American League pennant.

employers averaged 84%, while that figure was only 77% for others not on the list.

Pay and benefits. Fair compensation and satisfaction with benefits such as paid vacation, health care, dental and retirement plans are among the components of

this area. For the Best Places to Work in Insurance, positive responses averaged 88%, and 79% for other employers.

Overall engagement. This area includes employees' overall satisfaction with the employer, a sense of pride in working there, willingness to

give extra effort, willingness to recommend the employer's products or services, and recommend working there to others. Positive responses here averaged 92% for the Best Places to Work in Insurance, and 86% for employers not on the list.

You did it, now brag about it



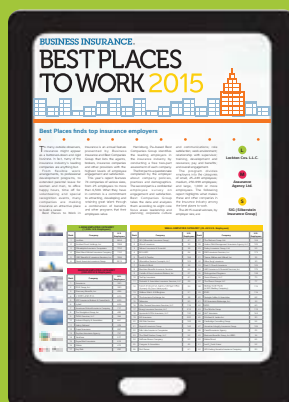
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HOW TO ENTER

To participate in the Best Places to Work program, an organization must:

- Be a for-profit or non-profit business
- Be publicly or privately held
- Have a facility in the United States
- Employ at least 25 people in the United States
- Be in business for at least one year

Eligible insurance organizations are: retail agents/brokers, wholesale brokers/managing general agents, reinsurance intermediaries, claims services companies, benefit brokers and consultants, property/casualty insurers, group life/health insurers, and reinsurers. Non-profit insurance associations or service organizations aligned with the commercial insurance industry also are eligible.

For more information or to participate in the 2016 program, please visit: www.bestplacestoworkins.com.

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