

COUNCIL WORKSHOP ITEM

ITEM: Village Insurance Program
DATE: April 9, 2004
PREPARED BY: Dennis E. Burke
PURPOSE: Insurance Renewals for 2004/2005

DISCUSSION:

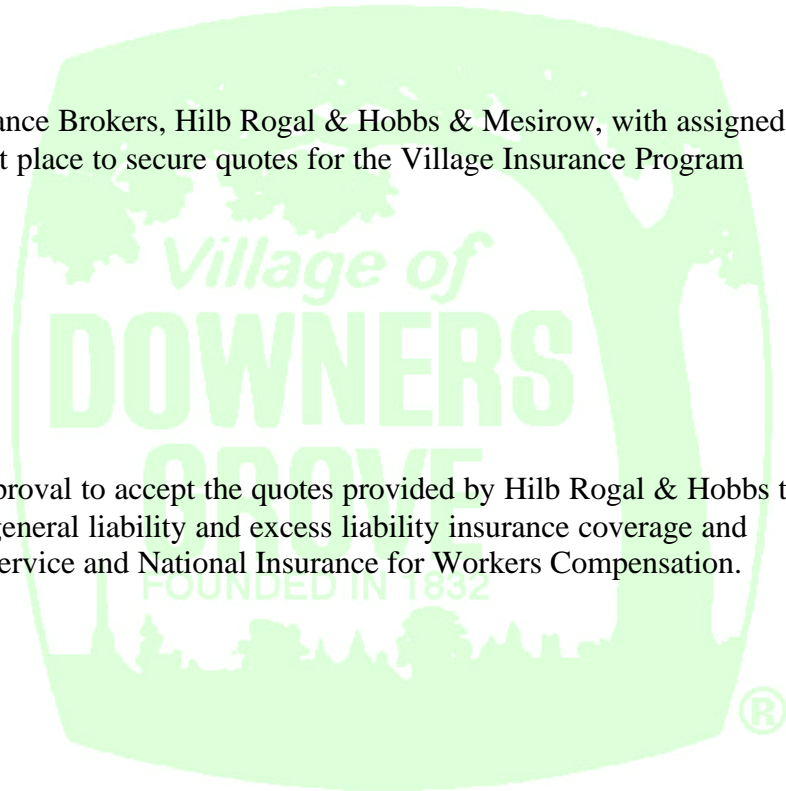
The Village selected two Insurance Brokers, Hilb Rogal & Hobbs & Mesirov, with assigned markets, to go out to the market place to secure quotes for the Village Insurance Program

ATTACHMENT:

See attached memorandum.

RECOMMENDATION:

Requesting Village Council approval to accept the quotes provided by Hilb Rogal & Hobbs to replace the expiring property, general liability and excess liability insurance coverage and Custard Claims Management Service and National Insurance for Workers Compensation.



MEMORANDUM

DATE: April 20, 2004
TO: Rick Ginex, Village Manager
FROM: Dennis E. Burke, Risk Manager
SUBJECT: Insurance Renewals for FY 04/05

To obtain quotes for insurance renewal for the current expiring coverage on 4/30/04, Risk Management met with the Finance Committee to discuss and prepare a process to select Insurance Brokers to send a request for quotes for the Village's 2004/2005 Insurance Coverage. During the week of January 26, 2004 five Brokers were interviewed to consider their viability to represent the Village in the insurance renewal process.

On February 3, 2004 the Finance Committee recommended Hilb-Rogal & Hobbs (HR&H incumbent) and Mesirow Financial to pursue insurance quotes for the Village's Insurance program that covers General & Auto Liability and Property Insurance. The committee selected which markets the two Brokers were assigned specifically and offered "Broker of Record" letters to utilize with their respective markets to avoid being blocked by a submission from a different broker.

Also at this meeting it was recommended that Custard Claims Management pursue renewal quotes for Excess Workers Compensation Insurance as the Village's Third Party Claims Administrator (TPA) for Village claims.

On April 7, 2004 the Brokers presented their quotes:

Mesirow:
General & Auto Liability

Munich Re for the 1st layer of \$10,000,000 excess the Village's S.I.R.
Premium: \$205,000 [Terrorism additional \$5,064 Surplus Lines Tax additional \$6,121
Surplus Lines Fee additional \$593] Total = \$216,778

Gulf Insurance Company for the 2nd layer of \$15,000,000 excess the Village's SIR and \$10,000,000 of first layer

Premium: \$65,000 [Terrorism additional \$6,500] Total = \$71,500

Property:

Hartford Insurance for a premium of \$49,628 (includes Terrorism)

Crime: \$2,046

Total = \$51,674 / Deductible \$25,000

Broker Fee: \$20,000

Total Program Cost: \$353,452

Hilb Rogal & Hobbs (HRH)

General & Auto Liability

C.V. Starr Insurance Company 1st layer of \$10,000,000 excess the Village's S.I.R.
Premium: \$\$130,650 [Terrorism additional \$1,307 Surplus Lines Tax additional \$0
Surplus Lines Fee additional \$0] Total = \$131,957

Arch Specialty Insurance Company for the 2nd layer of \$20,000,000 excess the Village's
SIR and \$10,000,000 of first layer
Premium: \$70,000 [Terrorism additional \$10,350 Surplus Lines Tax & Fees \$2,450 +
Terrorism Surplus Lines Tax & Fees \$350] Total = \$82,800

(Optional)

*Arch Specialty Insurance Company for the 2nd layer of \$25,000,000 excess the Village's
SIR and \$10,000,000 of first layer
Premium: \$80,000 [Terrorism additional \$11,430 Surplus Lines Tax & Fees \$2,800 +
Terrorism Surplus Lines Tax & Fees \$400] Total = \$94,630*

Westchester Insurance Company for the 2nd layer of \$20,000,000 excess the Village's SIR
and \$10,000,000 of first layer
Premium: 70,500 [Surplus Lines Tax \$0 Terrorism Tax \$0] Total = \$70,500

(Optional)

*Westchester Insurance Company for the 2nd layer of \$15,000,000 excess the Village's SIR
and \$10,000,000 of first layer
Premium: 60,000 [Surplus Lines Tax \$0 Terrorism Tax \$0] Total = \$60,000*

Property:

Chubb Insurance Company for a premium \$36,051
Crime: Included
Terrorism: \$1,279
Total = \$37,330 / Deductible \$10,000

Broker Fee: \$20,000

Total Program Cost: \$262,144

Optional \$15,000,000 2nd Layer: \$252,144

The following spreadsheet reflects expiring insurance and quotes submitted for insurance renewal:

Expiring Insurance 2003/2004 HOBBS GROUP (now HR&H)	Hilb-Rogal & Hobbs 2004/2005 Proposed	Mesirow 2004/2005 Proposed
Excess Liability C.V. Insurance Co \$10 xs \$1Mil SIR. PREMIUM \$130,650	Excess Liability C.V. Insurance Co \$10 xs \$1Mil SIR. PREMIUM \$130,650	Excess Liability Munich RE Co. \$10 xs \$1Mil SIR. PREMIUM \$205,000
Excess Liability Arch Specialty Co. \$20Mil xs \$10Mil xs \$1Mil SIR PREMIUM \$70,000	Excess Liability Westchester Insurance Co. \$20Mil xs \$10Mil xs \$1Mil SIR PREMIUM \$70,000 <i>Optional \$15,000,000// \$60,000</i>	Excess Liability Gulf Insurance \$15 Mil xs \$10Mil xs \$1Mil SIR PREMIUM \$65,000 PREMIUM
<u>Property</u> Chubb Ins. Co. Premium \$42,999 Includes Terrorism Deductible/ \$10,000	<u>Property</u> Chubb Ins. Co. Premium \$ 37,330 Includes Terrorism Deductible/ \$10,000	<u>Property</u> Hartford Insurance Company Premium \$49,628 Includes Terrorism Deductible/ \$25,000
<u>Crime</u> INCLUDED	<u>Crime</u> Premium Included	<u>Crime</u> Premium \$2,046
Service Fee \$20,000	Service Fee \$20,000	Service Fee \$20,000
Aggregate Stop-LossN/A	Aggregate Stop-LossN/A	Aggregate Stop-LossN/A
Terrorism Coverage Premium \$12,664	Terrorism Coverage Premium \$1,307	Terrorism Coverage Premium \$5,064
Taxes and Fees \$2,310	Taxes and Fees \$2,857	Taxes and Fees \$6,714
<u>TOTAL</u> \$283,181	<u>TOTAL</u> \$262,144 <i>(Optional: \$15,000,000)</i> \$252,144	<u>TOTAL</u> \$353,452

The proposals made by HRH and Mesirow were made to and reviewed by Dave VanVooren, Mike Baker and myself. As reflected by the quotes cited above, Hilb-Rogal & Hobbs (HRH) submitted the most competitive quotes for the Village's insurance program for 2004/2005. The staff feels comfortable staying with \$20,000,000 excess coverage after the first layer of \$10,000,000 excess and not chooses the optional \$15,000,000 for \$10,000 less in premium.

The renewal quote from HRH is 8% less then last year's premium. The renewal insurance provides not only the same high levels of protection as the expiring program and is enhanced by broader areas of Village functions being included in the insurance program. AN example of the enhancement is the increase to Employers Liability and Public Officials Insurance.

We recommend the Village accept the quote submitted by Hilb-Rogal & Hobbs for the insurance coverage for 2004/2005 for Excess General & Auto Liability, Employer Liability, Errors and Omissions, Property, Crime and Terrorism insurance.

Enclosed with this report are the proposals submitted by both brokers reflecting the markets approached and quotes received. **Note:** disregard the Westchester Insurance quote in the Mesirow presentation book. This quote was mistakenly issued to Mesirow when HRH was the Broker of Record assigned to this underwriter in the "Request for Quote".

Workers Compensation

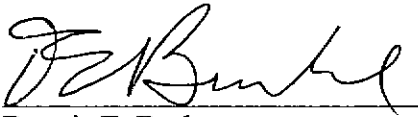
As you know, the Village maintained a Self-Insured Retention (SIR) of \$300,000 per employee and purchases Excess Workers Compensation Insurance up to \$1,000,000. This coverage has been in place for each occurrence with an aggregate of \$750,000. After the aggregate, the excess carrier pays the first dollar expenses incurred. The "specific excess limit" is Statutory, meaning whatever amount an employee may be awarded by the Industrial Commission or Circuit Court. Custard Claims Management Services (CCMS) is the broker for excess workers compensation insurance and the Finance Committees selection to go out for quote to renew coverage for 2004/2005.

CCMS went out into the market for quotes to renew the Village's program. Safety National Insurance (incumbent carrier) quoted a renewal premium of \$63,000 (expiring year premium \$60,609) with S.I.R. going to \$350,000 (expiring year SIR \$300,000). The other companies approached, Employers RE, AIG, General RE, and Legion insurance companies did not provide competitive quotes and their SIR were all at \$500,000. The 3.9% increase in premium is based on anticipated increases to base salaries.

We recommend the Village accept the quote from CCMS from Safety National Insurance for the Excess Workers Compensation Insurance for 2003/2004.

Enclosed are the presentation materials provided by both brokers that go into more depth about the coverage and quotes obtained

On 4/13/04 the Finance Committee reviewed the quotes submitted to the Village and recommended the proposal from Hilb-Rogal & Hobbs and Custard Claims Management Services.

A handwritten signature in black ink, appearing to read "Dennis E. Burke", written over a horizontal line.

Dennis E. Burke
Risk Manager

Summary:

Request Village Council approval to bind \$63,000 insurance coverage proposed by:
Hilb-Rogal & Hobbs (HRH)

Excess Liability C.V. Insurance Co

\$10 xs \$1Mil SIR.

PREMIUM **\$130,650**

Include Terrorism \$1,307

Excess Liability Westchester Insurance

\$20Mil xs \$10Mil xs \$1Mil SIR

PREMIUM **\$70,000**

Property

Chubb Ins. Co.

PREMIUM **\$37,330**

(Includes Terrorism)

HRH Service Fee

\$20,000

Custard Claims Management Services:

Claims Administration:

**Continue with previously Agreed Contract
Same Fee as Previous Years \$34,800**

Workers Compensation

Safety National Insurance Company

Premium \$63,000

Hilb-Rogal & Hobbs currently has Mt. Prospect and City of Moline as the only Illinois clients at this time. They are in the process of submitting quotes for other Illinois Municipalities. However, they have an impressive client list which includes government entities:

City of Austin
City of Newark
City of San Antonio
Commonwealth of Massachusetts
State of Nevada
City of Gainesville, GA
City of Pittsburgh
City of Port Huron
Commonwealth of Virginia
Fulton County, GA
State of Delaware
State of Maryland, Treasurers Office

[See separate client list attachment]



HRH Client List.pdf

Custard Claims Management Municipal Clients:

Skokie
Waukegan
Lake County
Niles
Geneva
Elgin
Illinois School District 300
Illinois School District 211
Illinois School District 214
Illinois Institute of Technology

Hilb Rogal & Hobbs Overview



Expertise With State / Municipal Customers

SAMPLING OF CLIENTS

- Hall County Board of Commissioners
- Manitowoc
- Municipal Authority of Westmoreland County
- State of Delaware
- State of Maryland
- Town of Easton
- Town of Glastonbury
- Town of Seymour
- Town of Simsbury
- Village of Mount Prospect



Hilb Rogal & Hobbs Overview

Expertise With State / Municipal Customers

SAMPLING OF CLIENTS

- Allegheny County
- City of Dinuba
- City of Gainesville
- City of Moline
- City of Pittsburgh
- City of Quincy
- City of Port Huron
- Commonwealth of Virginia
- Fairfax County Water Authority
- Fulton County



PROBLEM SOLVED.™



Hilb Rogal and Hobbs
A Representative List of Our Clients



Food / Beverage / Agriculture (Cont.)

Pepsi Bottling
PepsiCo, Inc.
Planet Hollywood
Premium Beverage Packers
Roseland Foods
Rosemont Estates, Inc.
Ryan's Family Steak Houses
Sam Kane Beef Processors
SBARRO
Sellers Bros.
Seitzer & Rydholm, Inc.
Senior Felix
Skyview Cooling
Southern Foods
Sugar Creek Packing Company
Surbelt Beverage Corporation
Ungerer & Company
United Producers
Washington Wholesale Liquor Company
Western Precooling Systems
Wilbur - Ellis
Winner Distributing Company

Textile / Carpet / Plastic

Formosa Plastics Corp. USA
Hussey Corporation
Mohawk Industries, Inc.
Network One
Salant Corporation
Skip's Cutting, Inc.
Westpoint Stevens

Media

Christian Broadcasting Network
Dispatch Printing Company
Freemanite Media North
MaxWorldwide
Petry Media
Small Newspaper Group
Walt Disney Company
Washington Post

Health Care

Accord Health Services, Inc.
ACTS, Inc.
Adena Health System
Allied Health Service, Inc.
Asbury Services, Inc.
Associated Physicians of MICO

Health Care (Cont.)

Atlantic Shores Retirement Center
Balanced Care Corporation
Baptist Health Systems
Baptist Village, Inc.
Bayada Nurses, Inc.
Blue Water Health Systems
Brooks Health
Brookside OBGYN Associates, P.C.
Brown Schools
Burke Medical Center
Cambridge Health Alliance
Central Ohio Primary Care
Christian City
Connecticut
Coventry Healthcare
DaVita, Inc.
Deaconess Hospital
Department of Surgery
Driscoll Children's Hospital
DVI, Inc.
Eastern Maine Healthcare
Ferduog Hospital
Galway Homecare, Inc.
Gaylord Hospital, Inc.
Geer Nursing and Rehabilitation
Genesis Health Plan
Georgia Cancer Specialist
Goodwill Industries Utopia Home Care
Grane Healthcare
Hair Club
Harrison Enterprises, LP
Health First
Health Management LLC
Healthtronics Surgical Services
Home Health Corporation of America
Home Healthcare Management
Integrated Medical Delivery
Juniper Health
Kern Medical Center
Kings View Corporation
Lafayette General Medical Center
Liberty Healthcare
Lifesouth Community Blood Centers
Longstreet Clinic
Manorhouse Retirement Centers
Medical Care Development
Mercy Behavioral Health
Messiah Village
Mt. Sinai
MVP Health Plan, Inc. & Affiliated IPA's
Northeast Georgia Medical Center
OK Medical Research Foundation

Health Care (Cont.)

Palmer College of Chiropractic
Path, Inc.
Philadelphia Corporation for Aging
Physicians for Women's Health, LLC
PrimMed, LLC
ProHealth Physicians, Inc.
Riverview Health & Rehabilitation
Seniors Management, Inc.
Southeastern Retirement
Stephens County Hospital
Tufts Associated Health Plans, Inc.
UAB/Kirklin Clinic
UPMC Health Systems
Utopia Home Care
Valley Behavioral Health Network
Van Wert Community Hospital
Verugo Hills Hospital
Via Christi Health System, Inc.
Well Care
Wesley Affiliated Services, Inc.
Wills Memorial Hospital
Wilmac Corporation
Yale-New Haven Hospital, Inc.

Financial / Insurance

A B Insurance Company
ACE USA
Affiliated Managers Group, Inc.
AIG Advisor Group
Baltimore Life Insurance Company
BanctFirst Corporation
Bradford Equities Fund, LLC
Cambridge Savings Bank
Citizens Business Bank
Colonial Properties
Dunn Investment Company
Eastern Bank
Federal Home Loan Bank of Atlanta
Fidelity International Limited
Fidelity Investments (FIM Corp.)
First National Bank
Fleet Boston Corporation
FootHill Independent Bank
Gillman & Clovia
Harbor Capital Management Company
Hub, Rogal & Hamilton Company
Insurance Services Office, Inc.
J.P. Morgan Chase and Company
John Hancock Financial Services
JBG Properties, Inc.

Financial / Insurance (Cont.)

Knight Trading Group
KPMG
Land America Financial
Lehman Brothers
Long - Miller
Lorain National Bank
Mercantile Mortgage Company
Merrill Lynch Business Financial
Nicholas Applegate Capital Management
Oak Associates
Oppenheimer Fund, Inc.
Phoenix Companies, Inc.
Phoenix Investment Partners
PNC Bank
Prime Capital
Quick & Reilly
Rockwood Capital Corporation
San Diego National Bank
Scottish Equitable International Bernuda
Second National Bank
SEI Investments
Sentra Securities
I. Rowe Price Associates, Inc.
Texas Regional Bancshares
The Palmert Company
Tower Hill Insurance Company
Transamerica Corporation
Triad Advisors, Inc.
Trigon Healthcare, Inc.

Technology / Communication / Entertainment

Akbia
Anadigics
Anritsu Company
Applied Innovation, Inc.
Avaya
Bauch & Lomb
BearCom Group, Inc.
Cabletron Systems
Chubb Computer Services
Compaq Computer Corporation
Corenet Services, Inc.
Corvis Corporation
CPT International, Inc.
David C. Cook Publishing Co.
Discovery Communications
Electronics Boutique
Engineering Associates, Inc.
Fairchild Semiconductor International
FLAG Telecom Holdings Ltd
General Cinema Corporation

Hilb Rogal and Hobbs
A Representative List of Our Clients



Technology/Communication/Entertainment (Cont.)

GoPiv, Inc.
Hellman Worldwide Logistics
Hospitality Softnet
ImageMAC
Intertec Americas, Inc.
International Game Technology
Internet Security Systems, Inc.
Intersil Corporation
Iron Mountain Records Management
Johns Hopkins University Applied Physics Lab
Lifetime Entertainment Services
Lucent
M&W Zander
Macola
Mercator
Minolta-QMS
PresCar Companies
Prince Telecom Holdings
Read-Rite
Reynolds & Reynolds
ROHN Industries, Inc.
Space Gateway Support, LLC
SpectraSite
Talk America
Urban Design Group
Varian Associates, Inc.
Varian Medical Systems, Inc.
Verizon
XO Communications, Inc.
Z-Tel Technologies

Energy
AECI
Apple Oil
Atlanta Gas Light
Bangor Hydro Electric
C. White & Son, Inc.
Cheyenne Services
ComEd
Crown Central Petroleum
Devon Canada Corporation
Devon Energy Corporation
Duke Energy Field Services, LP
ECR International
Eddie Drilling Company
Johnson & Dix Fuel Corporation
Love's Travel Stops
Miller Environmental
Movac Service Company
Mustang Fuel Corporation
Rockway Fuel Oil Corporation

Energy (Cont.)

Rosenore, Inc.
Santa Fuel, Inc.
Semco Energy, Inc.
Union Water Power
United Illuminating Company
Wesson, Inc., Wesson Energy

Transportation

Acme Truck Line, Inc.
ATT Worldwide Logistics, Inc.
Allied Aviation
Black Hawk Freight
Building Systems
Bulkmatic Transport Company
Burgess Trucking Company, Inc.
Causley Trucking, Inc.
Central Transport, Inc.
Crete Carrier Corporation
Crossland Transportation Inc.
CX Press Trucking, Inc.
Dana Transport, Inc.
Denbee
E & S Contact Carrier, Inc.
Eagle Transport Corporation
Emons Transportation Group
FCS Industries, Inc.
Four Winds, Inc. dba People's Choice
Freehold Carriage, Inc.
G & P Trucking Co, Inc.
Gator Leasing
H.O. Bouchard
Hawaiian Airlines
Hook-Up, Inc.
Lessors, Inc.
London Town Cars, Inc.
Magra, Inc.
Maryland Motor Truck Association
Mystic Bulk
National Carriers
Oklahoma Tank Lines
Panther II Transportation
Penco Aviation
Prime, Inc.
RLR Investments LLC/R&C Carriers
Romeo Expeditors, Inc.
Southeastern Freight Lines, Inc.
Spirit Airlines
Stevens Transportation, Inc.
Superior Carriers, Inc.
TCI Logistics
Thomas Trucking

Biotechnical/Pharmaceutical/Chemical

AOC/Alpha Corporation
BASF
Beigen Brunawig Corp
Cabot Corporation
Chiron Corp
Curtis, Inc.
General Physics Corporation
Microbac Laboratories
Perkin-Elmer, Inc.
Wyeth

Service/PEO

B. Bradford Company
BCA Employee Management Group
Best, Best & Krueger, LLP
CORE
Daly Seven, Inc.
Davis Memorial Goodwill
Day, Berry & Howard, LLP
Decoration Dens
Dickie, McCamey & Chilcote
Gibson, Dunn & Crutcher, LLP
Goodwill Industries of Lower South Carolina
Hackbarth Delivery Service
Haight, Brown & Bonesteel
Hall Kinton
Hitch Enterprises, Inc.
Host Marriott
Humphrey Associates, Inc.
JOEAUTO.com
Kilpatrick Stockton
LMI Landscapes
Marriott International
Miller, Starr & Regalia, FLC
Mitchell, Silberberg & Knupp
NBBJ
O'Malley & Myers, LLP
Parsons, Behle & Latimer
Pilgrim Cleaners
Select Personnel Service
Self Industries
Single Room Occupancy Housing
SLZ Redhawk Project
Southern California Housing Development
Steinbart & Falconer, LLP
Tarian Textiles
TeamStaff, Inc.
Teneco
Tri-State PEO
Washington Inventory Service
Weissmann, Wolff, Bergman

Service/PEO (Cont.)

Williams, Muller, Clark & Dobbins
YMCA of Metro Chicago
YMCA of New York City

Education/Religion
Allegheny College
American School for the Deaf
Association for Retarded Citizens
Brooklyn Law School
Brooklyn Public Library
Buckner Baptist Benevolences
Central Community School
Central Connecticut State University
Choate Rosemary Hall Foundation
Community College of Allegheny County
Connecticut Institute for the Blind
Del Mar College
Educational Testing Service
Greater NY Conference
Harvard University
Hotchkiss School
Kent School Corporation
Knoxville Community School
L.A. Community College District
L.A. County Office of Education
Maryland Association of Boards of Education
Massachusetts Institute of Technology
Mexican Foreign Ministry
Missionary Servants the Most Holy Trinity
National Academy of Sciences
NY Annual Conference United
Pasadena Unified School System
Queensboro Public Library
Reynoldsburg City Schools
Robert Morris College
Roman Catholic Archdiocese of Newark
Savannah College of Art & Design
South Central Connecticut RWA
Southern Connecticut State University
St. John's University
The Newark Public Schools
The University of Rhode Island
The University of Texas
Universal Church
University Corp for Atmospheric Research
University of Pittsburgh

Hilb Rogal and Hobbs
A Representative List of Our Clients



Retail/Wholesale/Hospitality

- Affiliated Foods, Inc.
- All Star Automotive Group
- Allen Samuels Auto Group
- American Eagle Outfitters, Inc.
- Arcaz Enterprises
- Atlantic Automotive
- Baney Corporation
- Barrett Holdings, Inc.
- Bed, Bath & Beyond
- Bersco, Inc.
- Brewers Home Furnishings Corporation
- Buz Post Motors
- Caitos Holdings, Ltd.
- Car Wash Equipment
- Cavender Interests
- Classic Automotive Group
- Clemens Markets
- Clandenin Brothers, Inc.
- Clothesline Stores, Inc.
- Club Med
- CoGo's Company
- Colortyme of CT
- Cost Plus World Market
- Craven Pottery
- Curtis C. Gunn, Inc.
- Della Apparel
- Dollar Tree Stores, Inc.
- Donna Karan, Inc.
- Dow Hotel Company
- Empire Office, Inc.
- Footlocker
- General Equities, Inc.
- Giant Eagle, Inc.
- Gullman Interests
- Golden Corral
- Guilo Toyota
- Ingram Park Chrysler
- Islandia Associates
- Jackson Family Farms
- John Wiesner, Inc.
- Kenneth Cole Corporation
- L.L. Bean
- La Brea Bakery Holdings, Inc.
- Lack's Valley Stores
- Largveid Bulb Company
- Laura Ashley
- Levitz Furniture, Inc.
- Liz Claiborne, Inc.
- LVMH Moet Hennessy - Louis Vuitton
- Marks & Spencer, PLC
- Maryland Auto Dealers
- Mike Calvert, Inc.

Retail/Wholesale/Hospitality (Cont.)

- Mother's Work
- National Hotel Management
- North Park Lincoln Mercury
- Northwest Hospitality Group
- One Price Clothing Stores, Inc.
- O'Reilly Automotive
- Pacific Sunwear
- Padre Staples Mall
- Paris Accessories, Inc.
- Party City Corporation
- Paul Young Auto Mall
- Performance Management, Ltd.
- Polo Ralph Lauren
- Premier Wine & Spirits
- Ralph's Snack Bar
- Restoration Hardware
- Ross Stores, Inc.
- Roundy's
- Rush Enterprises
- Saddlebrook Resort
- Seven Z Enterprises
- Shaw's Supermarkets, Inc.
- Southeast Texas Classic
- SEF Partners
- Staples, Inc.
- Syns Corporation
- Ted Lansing Corporation
- Tejas Toyota, Inc.
- The Gap, Inc.
- The J/ Jill Group, Inc.
- The Museum Company
- The Sak
- The Sports Authority
- The Timberland Company
- Tiffany & Company
- Toot n' Tottum Food Stores, LP
- Ukrops Super Markets, Inc.
- Walker Oldsmobile Company
- Waiser Automotive Group
- Westmont Hospitality Group
- Wet Seal
- XPAC Corporation Headquarters

Real Estate

- 1312 Euclid Ltd. Partnership
- A&G Management Company
- Abby Corporation
- AMB Property
- Armistead Home Corporation
- Beacon Capital
- Beacon Companies

Real Estate (Cont.)

- BECO Management Inc.
- Bianco & Pepe Inc.
- BJC Management
- Bohannon Management
- Chana, LLC 1/a H&M Enterprise, Inc.
- CLK Management Corporation
- Daniel Weingarten
- E&S Ring Company
- E.J. Delmonio
- Eugene Burger Mgmt Company
- Fairfield Development
- Fairfield Properties
- Fedter Management Corporation
- Fine Hotels Corporation
- Fineberg Companies
- Flaum Properties
- Fox Enterprises Inc.
- French Quarter
- Glendale Galleria
- Grady Management
- Greenbriar Homes
- Griffin Holdings
- Grove/Pines/Airport Hotel Group
- Gumenick Properties, Inc.
- Harwood International
- Hines Interests LTD Partnership
- Homes for America
- Horizon
- Hospitality America
- Host Marriott
- Hudson Hotels
- Intel Management & Investment Company
- Inerland USA
- John Stewart Company
- Kingdom of Saudi Arabia
- KSI Management Corporation
- Legacy Partners
- Legg Mason Real Estate
- Lennar Partners, Inc.
- Lesler M. Eritm Associates
- Mack-Cali Realty Corporation
- Madison Realty Group, Inc.
- Marina Bay Management
- Marriott International
- Maian Realty, Inc.
- McKibbin Bros. Hotel Group
- Mid-Atlantic Realty Management Company
- Muller Company
- National Development
- National Housing Corporation
- New England Development
- NHP Foundation

Real Estate (Cont.)

- North Carolina Housing Risk Retention Pool
- Northstar Investment Capital Corporation
- Ocean Properties, Ltd.
- Oxford Development Company
- Park Plaza Management
- Peabody Properties
- Pizzuti Management, LLC
- Potomac Hospitality Services
- Professional Management, Inc.
- Prudent Property Managers
- R.B. Associates, Inc.
- Ram Partners
- Ramon W. Breeden, Jr.
- Realty Investment Company, Inc.
- Related Companies LP
- RHC Communities
- Rockefeller Properties
- Roseland Properties
- RRR Management
- RRR Properties
- Scangas Realty
- Shaner Hotel Group
- Sherron Associates
- Signature Property
- Southlawn Palms
- Sunwest Management, Inc.
- T&R Development
- The Rouse Company
- The RREEF Funds
- Theford Properties, Inc.
- Tishman Realty & Construction
- Tricom Management
- Tumbery Associates
- Tumbery Associates
- United Shopping Centers
- U-Store Management
- Village Green Management
- Vinnings Investment Properties
- Weigand Ormego Management
- Wells Asset Management
- William C. Smith & Company
- Willow Valley
- Zilber Ltd.

Hilb Rogal and Hobbs

A Representative List of Our Clients



Contractor / Construction / Home Building

Accent Stripe
 ADK Electric Corporation
 Alia Civil, Inc.
 Al Miller Roofing
 Amarillo Road Company, LP
 America's Home Place
 ARD Contracting
 B&A Equipment
 Bandes Construction
 Barrett Roofing
 Belco Materials
 Breeze Air Conditioning
 Bristol Construction
 BT Construction, Inc.
 Builders Sales & Service
 C&M Construction
 Cardinal Contractors
 Caudle-Hyatt, Inc.
 CFC Construction, Inc.
 Charles Black Construction
 Cianbro Corporation
 Cincle L Roofing, Inc.
 CI Mahon Construction Company
 Coggins & Sons, Inc.
 Colorado Structures, Inc.
 Concept Construction
 Criterion Engineers
 D.W. Nicholson
 Dance Brothers, Inc.
 Datsland Construction
 Davis Homes
 DECCO, Inc.
 Derr & Gruenewald Construction Company
 Desert Isle Landscapes
 DHS dba SILS Industrial Service
 Dick Corporation
 Divane Bros. Electric Company
 Dolese Bros. Company
 Dondlinger & Sons, Inc.
 DT Construction, Inc.
 Ecco Equipment
 Electric Motor Shop, Inc.
 Elward Construction Company
 Embrey Partners, Ltd.
 Engle Homes, Inc.
 EuroPartners, Inc.
 Excelon Services
 Executive Drywall, Inc.
 Fabrication Technologies Corporation
 FCI Constructors, Inc.
 Ferraiolo Corporation
 Fishel Company

Contractor / Construction / Home Building (Cont.)

Flation Structures Company
 FMC Civil Construction
 Fort Myer Construction
 Gary Wilkes, Inc.
 Gemma Power Systems, LLC
 Gibraltar Construction Company, Inc.
 Gigliotti Construction
 Glasstone
 Golden Triangle Construction, Inc.
 Goldin & Stafford, LLC
 Goodland Construction, Inc.
 Graciano Construction
 Greenbriar Homes Company
 Haskings Electric
 HRG Constructors, Inc.
 Heffner & Weber
 Holmes Construction Company, LP
 Hyder Construction, Inc.
 Hypower, Inc.
 IBBW Local 712
 Industrial Riggers
 Infracor, Inc.
 Interbeton, Inc.
 International Chimney
 J Beck, Inc.
 J. F. Edwards Construction Company
 J.P. Witherow Company
 J.T. Magen & Company
 Jackson Construction
 Jacobson Engineering
 Jalco, Inc.
 Jefferson Homebuilders, Inc.
 Joe Brown Company
 KDI Stone Works
 Kimmel Mechanical, Incorporated
 Kirk Bros. Company, Inc.
 Kleinhech Electric
 Knight Electric
 KSL Land Corporation
 L. R. William & Sons, Inc.
 Lauren Engineers & Constructors
 Lennar
 Limbach Facilities Services
 Lombardy Holdings
 Loup Construction Company, Inc.
 Lovin Construction
 Lueck Masonry, Inc.
 Lundeen Pacific
 M&P Construction Company
 Marine Pipeline Construction
 Mark Young Construction, Inc.
 Massachusetts Turnpike Authority

Contractor / Construction / Home Building (Cont.)

Matherly Mechanical Contractors
 Maverick Stimulation Company, LLC
 Maxwell Construction, Inc.
 Memphis/Shelby County Airport (Wrap-up)
 Merit Electric
 Mid State Mechanical
 Miner Dadrick Companies
 Ministrelli Development
 Miramontes Construction
 Misener Marine Company
 Mount Construction
 Murphy Bros., Inc.
 Newmark Homes
 Northwest Insulation Company, Inc.
 NVR, Inc.
 Oklahoma Roofing & Sheet Metal
 Omega
 Oncore Construction, LLC
 Ostrom Painting & Sandblasting
 P & A Enterprises
 P & C Communications, Inc.
 P H B Construction
 P.M. MacKay and Sons, Inc.
 Palm Springs Welding
 Palms to Pines Mirror
 Peterson Construction Company
 Precast Services
 Precor Construction Company
 Quanta Services
 R. E. Monks Construction Company, LLC
 Ralph Merritt Development Corporation
 Recycled Materials Company, Inc.
 Reed & Reed, Inc.
 Regency Homes
 Village Homes
 Western Plumbing & Heating Co., Inc.

Various (Cont.)

Combined Jewish Philanthropies
 Comcast-Spectacor
 Community Solutions, Inc.
 Continental Labor Resources, Inc.
 Continental Office Interests
 Dairy Farmers of America
 Dayton Granger
 Desert Samaritan
 Dominion Correctional Services
 Earl Scheib, Inc.
 East Coast Hockey League
 Ecology & Environment
 EDAAW, Inc.
 Everett J. Prescott, Inc.
 Family YMCA of the Desert
 Florida Pest Control
 Fownes Brothers & Company
 Fox Hill Village
 Fox Protective
 Freedom Communications
 Gensler
 Georgia Emergency Associates, PC
 Guide Dogs of the Desert
 Harover Moving & Storage Company
 Hill Holiday
 International Paper Company
 Jewish Community Center
 Kaplan, McLaughlin, Diaz
 Kerr-McGee Corporation
 Lee, Burkhardt, Ltd, Inc.
 Leighton & Associates, Inc.
 MacFarlane, Ferguson
 Major League Baseball
 Miami International Freight Forwarders
 Mr. Wash Carwash
 National Church Residences of Toledo
 Nevada Security
 Nichimen America, Inc.
 Nolte Associates, Inc.
 Ohio Dental Association
 Ohio Society of CPAs
 OMI Corporation
 Palm Boys and Girls Club
 Pathfinder Ranch
 PowerLight Corporation
 Puller Home Corporation
 Rawlings Sporting Goods Company, Inc.
 Roush Industries
 Salontz, Kirk & Miles, P.A.
 Samuel Feldman Lumber Company
 Seafarers International Union
 Security Signal Devices, Inc.

Various

Aging Options
 ANSE
 ANSE
 Atlanta Falcons
 AZPB Limited Partnership (Arizona Diamondbacks)
 BRG Holding, Inc.
 Brown & Caldwell
 Builder International, Inc.
 Central Hockey League
 Channing Bete Company
 Clover Farms Dairy
 Coachella Valley Boys and Girls Club
 Columbus Bar Association
 Columbus Zoo

Hilb Rogal and Hobbs
A Representative List of Our Clients



Various (Cont.)
Standard Furniture
Sichter Group, Inc.
Stroheim & Kohnan, Inc.
Three Springs
Trustees of CP McLean Estate
Tunpland Corporation
Volunteers of America Southeast
Washington Sports & Entertainment, Ltd.
West Coast Hockey League
Woodard & Curran, Inc.