

# Largest Benefits Consulting Firms in the Bay Area

(Ranked by number of Bay Area consultants)

| Rank | Prior | Company<br>Address<br>Phone   website   | No.<br>consultants:<br>Bay Area/<br>Company-<br>wide | Staff:<br>Bay Area/<br>Company-<br>wide | Offices:<br>Bay Area/<br>Company-<br>wide | Sample of services<br>offered   | Top Bay Area executive   |
|------|-------|---|--|---|---|---|--|
| 1    | 1     | <b>Deloitte LLP</b><br>555 Mission St., San Francisco 94105<br>415-783-4000   www.deloitte.com  | 250<br>NR  | 1,719<br>182,000                        | 1<br>NR                                   | Talent management, workforce planning and analytics, health and welfare benefits              | Teresa Briggs<br>San Francisco managing partner                                |
| 2    | 4     | <b>Mercer LLC</b><br>Four Embarcadero Center, Ste. 400, San Francisco 94111<br>415-743-8700   www.mercer.com  | 175<br>18,000  | 200<br>20,000                           | 1<br>100                                  | Health and benefits, retirement, human capital  | Gerry Murphy<br>Market leader  |
| 3    | 2     | <b>Towers Watson</b><br>345 California St., Ste. 1500, San Francisco 94104<br>415-733-4100   www.towerswatson.com   | 134<br>NR  | NR<br>14,000                            | 1<br>NR                                   | Benefits consulting, risk and financial services, talent and reward consulting                | Steve Raphael<br>Managing consultant,<br>Northern California                   |
| 4    | 3     | <b>Wells Fargo Insurance Services Inc.</b><br>45 Fremont St., Ste. 800, San Francisco 94105<br>415-541-7900   https://wfs.wellsfargo.com                          | 100<br>2,000   | 450<br>10,000                           | 5<br>200                                  | Employee benefits consulting and brokerage, executive benefits                                | John Fradelizio<br>Managing director<br>john.fradelizio@wellsfargo.com         |
| 5    | 10    | <b>Aon Hewitt</b><br>199 Fremont St., 15th Floor, San Francisco 94105<br>415-486-7000   www.aonhewitt.com   | 70<br>9,600  | 80<br>59,000                            | 1<br>300                                  | Human capital, retirement, investment management  | Scott Beeber<br>Market leader  |
| 6    | 8     | <b>Woodruff-Sawyer &amp; Co.</b><br>50 California St., 12th Floor, San Francisco 94111<br>415-391-2141   www.wsandco.com  | 60<br>78   | 227<br>285                              | 4<br>7                                    | Employee benefits, risk management consulting, insurance brokerage                            | Charles Rosson<br>CEO<br>crosson@wsandco.com                                   |
| 7    | 9     | <b>Jenkins Insurance Services/Leavitt Group</b><br>1390 Willow Pass Road, Ste. 800, Concord 94520<br>925-798-3334   www.leavitt.com                               | 48<br>420  | 84<br>1,413                             | 1<br>126                                  | Benefits brokerage and consulting, health care reform consulting                              | John Conne'll<br>Consulting, employee benefits<br>jconnell@jenkinsinsgroup.com |
| 8    | 5     | <b>Sitzmann Morris &amp; Lavis Insurance Agency</b><br>One Kaiser Plaza, Ste. 1101, Oakland 94612<br>510-452-0458   www.smlinc.com                                | 43<br>48   | 68<br>73                                | 2<br>4                                    | Employee benefits consulting, retirement plan administration, estate planning, life insurance | Gary Sitzmann<br>Executive vice president<br>gsitzmann@smlinc.com              |
| 9    | 18    | <b>The Segal Co.</b><br>100 Montgomery St., Ste. 500, San Francisco 94104<br>415-263-8200   www.segalco.com   | 42<br>708  | 56<br>968                               | 1<br>22                                   | Retirement plans, health and welfare plans, compliance  | J. Tim Biddle<br>Senior vice president<br>tbiddle@segalco.com                  |
| 10   | 11    | <b>Gallagher Benefit Services Inc.</b><br>101 Larkspur Landing Circle, Larkspur 94939<br>415-461-8383   www.gallagherbenefits.com                                 | 41<br>NR   | 59<br>1,656                             | 3<br>NR                                   | Strategic planning, financial management and reporting, employee communications               | David Brown<br>Area president<br>david_brown@ajg.com                           |
| 11   | 12    | <b>Willis Insurance Services of California Inc.</b><br>One Bush St., Ste. 900, San Francisco 94104<br>415-981-1141   www.willis.com                               | 30<br>2,000  | 150<br>20,000                           | 3<br>400                                  | Health and welfare consulting, brokerage, multi-national benefits                             | Jason Richardson<br>Regional partner<br>jason.richardson@willis.com            |
| 12   | 7     | <b>Milliman Inc.</b><br>650 California St., 17th Floor, San Francisco 94108<br>415-403-1333   www.milliman.com  | 28<br>600  | 74<br>2,500                             | 2<br>32                                   | Pension, health and welfare, 401(k)   | Rich Wright<br>Principal<br>rich.wright@milliman.com                           |
| 13   | 13    | <b>David White &amp; Associates</b><br>3150 Crow Canyon Place, Ste. 200, San Ramon 94583<br>925-277-2659   www.dwassociates.com                                   | 26<br>26   | 15<br>15                                | 1<br>1                                    | Employee benefits consulting, pension and retirement programs, executive benefits             | David White<br>CEO<br>dwhite@dwassociates.com                                  |
| 14   | 14    | <b>EPIC Insurance Brokers and Consultants</b><br>135 Main St., 21st Floor, San Francisco 94105<br>415-356-3900   www.edgewoodins.com                              | 26<br>66   | 171<br>293                              | 3<br>7                                    | Employee benefits brokerage and consulting, benefits administration technology                | Dan Francis<br>Co-founder and CEO<br>dfrancis@edgewoodins.com                  |
| 15   | 6     | <b>Buck Consultants LLC</b><br>50 Fremont St., Ste. 1200, San Francisco 94105<br>415-392-0616   www.buckconsultants.com   | 25<br>1,500  | 58<br>2,000                             | 1<br>50                                   | Health and productivity, retirement actuarial, compensation                                   | Craig Burnett<br>Principal<br>craig.burnett@buckconsultants.com                |
| 16   | 15    | <b>Arlengroup, a Division of Alliant Insurance Services Inc.†</b><br>100 Pine St., Ste. 1200, San Francisco 94111<br>415-733-7000   www.arlengroup.com            | 24<br>111  | 55<br>1,472                             | 2<br>50                                   | Domestic and international benefits consulting, worksite wellness consulting                  | Roger Arlen<br>Managing director   |
| 17   | 22    | <b>BB&amp;T Insurance Services of California Inc. &amp; Precept†</b><br>2000 Crow Canyon Place, Ste. 220, San Ramon 94583<br>925-327-7000   www.insurance.bbt.com | 22<br>205  | 53<br>3,300                             | 3<br>170                                  | Employee benefits consulting, administration outsourcing, health management services          | Matt Swinnerton<br>Senior vice president<br>msswinnerton@preceptgroup.com      |
| 18   | NL    | <b>Ascension Benefits &amp; Insurance Solutions</b><br>1277 Treat Blvd., Ste. 650, Walnut Creek 94597<br>925-937-8787   www.ascensionbenefits.com                 | 15<br>50   | 40<br>450                               | 1<br>35                                   | Employee benefits consulting and administration, retirement services                          | Nicole Jones-Gyllstrom<br>President  |
| 18   | 16    | <b>Heffernan Insurance Brokers Inc.</b><br>120 Howard St., Ste. 550, San Francisco 94105<br>800-829-9996   www.heffins.com  | 12<br>20   | 280<br>410                              | 4<br>9                                    | Benefits advisory services/brokerage, vendor management, wellness                             | Steve Williams<br>President, employee benefits division                        |
| 19   | 20    | <b>Andreini &amp; Co.</b><br>220 W. 20th Ave., San Mateo 94403<br>650-573-1111   www.andreini.com   | 10<br>16   | 16<br>35                                | 2<br>9                                    | Employee benefits   | Nancy Koeser<br>Benefits manager   |
| 20   | 19    | <b>Keenan &amp; Associates Inc.</b><br>1111 Broadway, Ste. 2000, Oakland 94607<br>510-986-6750   www.keenan.com   | 10<br>67   | 43<br>647                               | 2<br>10                                   | Employee benefits, retiree medical consulting, wellness programs                              | John Scatterday<br>Senior vice president, employee benefits practice leader    |
| 21   | 21    | <b>CareCounsel LLC</b><br>101 Lucas Valley Road, Ste. 360, San Rafael 94903<br>415-472-2366   www.carecounsel.com   | 9<br>9   | 14<br>14                                | 1<br>1                                    | Employer-sponsored health advocacy programs   | Lawrence Gelb<br>President and CEO<br>lgelb@carecounsel.com                    |
| 22   | 23    | <b>CCI Financial &amp; Insurance Solutions</b><br>3000 Executive Pkwy., Ste. 300, San Ramon 94583<br>925-866-7050   www.ccifis.com                                | 8<br>9   | 42<br>45                                | 2<br>5                                    | Employee benefits brokerage, benefits administration, executive benefits                      | Bernard Mizel<br>Chairman and CEO<br>bmizel@ccifis.com                         |
| 23   | 24    | <b>USI Insurance Services LLC</b><br>1390 Willow Pass Road, Ste. 410, Concord 94520<br>925-405-8900   www.usi.biz   | 5<br>205   | 10<br>3,853                             | 1<br>74                                   | Employee benefits consulting, commercial insurance and risk management, retirement plans      | Steve Freeman<br>President, USI San Francisco<br>steve.freeman@usi.biz         |
| 24   | NL    | <b>Advanced Estate &amp; Insurance Services (AEIS)</b><br>308 6th Ave., Ste. B, San Mateo 94401<br>650-348-6234   www.aeisadvisors.com                            | 4<br>4   | 10<br>10                                | 1<br>2                                    | Group medical, dental and vision; online benefit management; HR services                      | Ronald Bland<br>Principal  |
| 25   | 25    | <b>American Compensation Service</b><br>3130 Crow Canyon Place, Ste. 415, San Ramon 94583<br>925-866-1800   www.acsbenefits.com                                   | 4<br>4   | 5<br>5                                  | 1<br>1                                    | Employee benefits advisory services, health and welfare plans, 401(k)                         | Michael Epstein<br>President<br>mse@acsbenefits.com                            |

This list includes benefits consultants located in Alameda, Contra Costa, Marin, San Francisco and San Mateo counties, and the city of Palo Alto. In the event of a tie, the number of Bay Area staff was used as a secondary ranking criteria. NR = Not reported. NL = Not listed. †Arlengroup Inc. was acquired by Alliant Insurance Services Inc. in January 2011. †Includes BB&T Insurance Services of California Inc., Liberty Benefit Insurance Services, BB&T-Tanner Insurance Services and Precept. Liberty Benefit Insurance Services and Precept were acquired by BB&T in late 2011.

Information for obtaining commemorative plaques, reprints or web permissions can be obtained from the Business Times' designated partner company, Scoop ReprintSource at 800-767-3263 or scoopreprintsource.com. No other companies offering similar services are affiliated in any way with the Business Times.

Ranking based on number of consultants in the Bay Area.

Published March 23, 2012  
Researched by Julia Dickinson