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The costs, the profits, the income ... Here's a more detailed breakdown of financial information from the leading brokers, ranked by brokerage

2009	2008	Company name	Year end	Brokerage (000s)	Brokerage change	Costs (000s)	Investment income net (000s)	EBITDA (000s)	EBITDA %	Net current assets (000s)	Bank & investments (000s)
1	(1)	Aon (5)	Dec '08	£686,760	34.6%	n/a	n/a	n/a	n/a	£356,289	£785,972
2	(2)	Marsh	Dec '08	£472,900	5.5%	£274,100	£59,700	£139,100	29.4%	£667,700	£625,900
3	(4)	Willis (1)	Dec '08	£461,176	11.3%	n/a	£30,000	n/a	n/a	n/a	n/a
4	(3)	Saga/AA Insurance Services (4)	Jan '09	£450,000	6.7%	n/a	n/a	n/a	n/a	n/a	n/a
5	(5)	JLT	Dec '08	£448,500	14.7%	£341,611	£15,527	£91,362	20.4%	£37,892	£511,495
6	(6)	Towergate Partnership (2, 4)	Dec '08	£372,200	5.4%	£239,200	£1,110	£156,300	42.0%	n/a	n/a
7	(7)	Swinton (5)	Dec '08	£278,925	34.0%	n/a	n/a	n/a	n/a	n/a	n/a
8	(8)	BGL Group (4)	Dec '08	£261,427	15.4%	£215,322	£(4,088)	£54,166	20.7%	£55,732	£39,757
9	(11)	HSBC Insurance Brokers	Dec '08	£146,300	12.8%	£138,361	£6,661	£14,600	10.0%	£42,512	£197,461
10	(10)	Bluefin Insurance Services (5)	Dec '08	£140,000	3.7%	n/a	n/a	n/a	n/a	n/a	n/a
11	(14)	Oval Group (2, 4)	May '09	£107,000	5.2%	n/a	n/a	£22,500	21.0%	n/a	n/a
12	(12)	Lockton (4)	Apr '08	£100,991	-7.0%	£99,950	£1,714	£2,755	2.7%	£(1,715)	£8,645
13	(15)	Heath Lambert Group	Dec '08	£99,300	3.7%	£85,700	£3,000	£17,200	17.3%	£20,000	£67,000
14	(18)	Cooper Gay & Co	Dec '08	£82,984	30.9%	£64,984	£(2,183)	£15,055	18.1%	£32,262	£102,438
15	(17)	Kwik-Fit	Dec '08	£82,654	19.2%	£64,473	£(4,771)	£20,802	25.2%	£20,770	£31,220
16	(16)	RIAS (Fortis)	Dec '08	£77,599	0.0%	£56,077	£942	£24,782	31.9%	£13,970	£16,084
17	(22)	Giles Insurance Brokers (2, 4)	May '09	£73,200	22.0%	£49,200	n/a	£24,000	32.8%	£100	£26,465
18	(29)	Capita Insurance Services (4)	Dec '08	£68,089	94.5%	£61,357	n/a	£6,732	9.9%	£17,783	£14,737
19	(19)	Endsleigh Insurance Services	Dec '08	£65,532	-1.8%	£61,702	£1,699	£5,529	8.4%	£19,519	£66,551
20	(20)	Miller Insurance	Apr '08	£62,850	0.3%	£59,666	£4,053	£7,237	11.5%	£31,958	£75,869
21	(23)	CCV (2, 4)	Dec '08	£61,000	5.9%	£39,500	£500	£22,000	36.1%	£(7,069)	£14,739
22	(26)	Jelf Group	Sep '08	£58,389	44.0%	£54,712	£(1,567)	£9,708	16.6%	£(8,012)	£21,832
23	(21)	Gallagher London	Dec '07	£56,852	-6.7%	£58,849	£3,467	£4,944	8.7%	£17,618	£58,142
24	(n/a)	Hastings Insurance Services	Jun '08	£47,981	46.4%	£63,371	£(906)	£(16,296)	-34.0%	£997	£31,919
25	(27)	Hyperion Insurance Group (Howden)	Sep '08	£46,656	21.7%	£43,848	£613	£6,329	13.6%	£17,471	£37,097

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res stack up

	Creditors (000s)	Shareholders funds (000s)	EBITDA % to goodwill	Highest paid director (000s)	Total directors emoluments (000s)	Employee numbers	Employee cost (000s)	Directors emol change	Average employee cost (000s)	Average employee cost change	Headcount inc	T/O per employee (inc)
	£4,141,071	£192,257	n/a	£1,136	£5,637	5,090	£249,793	-52.0%	£49	-11.5%	-0.9%	£134.9
	£4,582,800	£582,200	49.4%	£1,000	£7,868	n/a	n/a	55.7%	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	£681,911	£232,499	215.6%	£1,511	£5,099	5,386	£329,282	14.1%	£61	9.6%	0.7%	£83.3
	n/a	n/a	382.5%	n/a	n/a	3,299	n/a	n/a	£0	-100.0%	0.0%	£112.8
	n/a	n/a	n/a	n/a	n/a	-	n/a	n/a	n/a	n/a	n/a	n/a
	£230,127	£122,221	34.7%	£805	£2,506	2,096	£67,256	9.4%	£32	31.3%	-11.2%	£124.7
	£699,603	£58,039	n/a	n/a	n/a	1,600	£70,655	n/a	£44	-20.5%	-2.0%	£91.4
	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	n/a	n/a	612.1%	n/a	n/a	1,055	n/a	n/a	n/a	n/a	0.0%	£101.4
	£32,949	£248	n/a	n/a	£183	845	£64,765	-91.9%	£77	7.9%	-15.3%	£119.5
	£217,400	n/a	n/a	£576	£1,977	1,488	£64,400	n/a	£43	n/a	n/a	£66.7
	£417,918	£19,247	197.8%	£606	£1,495	538	£40,549	86.6%	£75	10.8%	10.5%	£154.2
	£58,209	£35,109	n/a	n/a	£135	993	£25,980	n/a	£26	n/a	6.4%	£83.2
	£44,590	£18,382	n/a	£377	£990	1,051	£26,611	n/a	£25	2.5%	-3.3%	£73.8
	£47,780	£(10,277)	919.9%	n/a	n/a	1,049	£34,400	n/a	£33	n/a	n/a	£69.8
	£23,878	£14,325	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	£61,762	£1,033	365.2%	£1,725	£2,681	1,112	£30,417	2.8%	£27	7.3%	-2.7%	£58.9
	£425,720	£25,380	n/a	£706	£1,556	452	£44,140	-3.1%	£98	3.3%	-2.0%	£139.0
	£30,961	£2,815	110.8%	£356	£589	775	n/a	0.0%	n/a	n/a	378.4%	£78.7
	£44,133	£75,439	819.8%	£220	£964	946	£36,159	2.6%	£38	5.9%	58.2%	£61.7
	£154,542	£20,406	136.4%	£520	£1,569	437	£39,273	-33.9%	£90	-12.3%	12.1%	£130.1
	£96,089	£(6,815)	n/a	£184	£5,079	1,045	£22,553	980.6%	£22	317.0%	-19.5%	£45.9
	£114,096	£37,253	483.7%	£575	£1,590	383	£27,257	14.8%	£71	4.5%	18.9%	£121.8



2009	2008	Company name	Year end	Brokerage (000s)	Brokerage change	Costs (000s)	Investment income net (000s)	EBITDA (000s)	EBITDA %	Net current assets (000s)	Bank & investments (000s)
26	(28)	RK Harrison	Jun '08	£45,233	20.7%	£33,697	£532	£12,068	26.7%	£13,582	£41,747
27	(31)	Barbon Insurance	Dec '08	£44,235	-13.1%	£41,229	£1,509	£8,475	19.2%	£1,435	£29,761
28	(24)	THB Group (2)	Oct '08	£43,846	-7.2%	£39,461	£444	£4,829	11.0%	£4,259	£49,038
29	(25)	BMS Associates	Dec '08	£42,629	-6.0%	£43,498	£1,315	£1,533	3.6%	£6,996	£65,592
30	(41)	Group Direct	Dec '08	£33,174	42.3%	£26,953	£(33)	£7,500	22.6%	£(1,517)	£5,851
31	(32)	RFIB Group	Jun '08	£32,946	14.1%	£27,555	£195	£5,586	17.0%	£6,123	£37,118
32	(35)	Denis M Clayton & Co (Towers Perrin)	Dec '07	£31,122	18.9%	£29,841	£2,513	£3,794	12.2%	£15,638	£33,202
33	(30)	Besso Holdings	Dec '07	£30,018	-4.0%	£28,123	£1,113	£3,008	10.0%	£5,862	£42,416
34	(34)	Windsor	Sep '08	£27,646	14.8%	£21,005	£(2,189)	£8,517	30.8%	£5,033	£34,394
35	(38)	Adrian Flux (4)	Sep '08	£27,521	12.4%	n/a	n/a	n/a	n/a	n/a	n/a
36	(44)	United Insurance Brokers (4)	Dec '08	£27,300	32.0%	n/a	n/a	n/a	n/a	n/a	n/a
37	(40)	Tyser & Co	Dec '08	£26,829	12.5%	£24,705	£915	£3,419	12.7%	£4,019	£26,671
38	(37)	Carole Nash (4)	Dec '08	£24,937	0.1%	£16,692	£501	£8,746	35.1%	£2,070	£3,432
39	(42)	Kerry London	Dec '07	£24,146	7.7%	£24,004	£2,055	£2,197	9.1%	£(6,786)	£20,804
40	(46)	Newman Martin & Buchan	May '08	£23,016	22.1%	£24,292	£1,968	£692	3.0%	£5,665	£13,277
41	(n/a)	Cobra Insurance Brokers	Sep '08	£22,467	52.1%	£20,351	£533	£2,649	11.8%	£1,168	£12,010
42	(45)	Lark Group (2,4)	Mar '09	£19,904	1.6%	n/a	n/a	n/a	n/a	£653	£11,232
43	(43)	FirstCity Partnership	May '08	£19,442	-6.4%	£21,103	£614	£(1,047)	-5.4%	£(1,142)	£19,167
44	(47)	Fortis Insurance Solutions/UKFIS	Dec '08	£16,601	2.9%	£13,839	£(758)	£3,270	19.7%	£916	£1,620
45	(50)	Abbey Protection	Dec '08	£16,294	10.1%	£13,070	£484	£4,117	25.3%	£10,455	£25,419
46	(n/a)	AHJ Holdings (4)	Dec '08	£15,740	16.2%	£14,214	£578	£2,104	13.4%	£65,567	n/a
47	(49)	Bollington	Dec '08	£15,006	27.9%	£14,677	£796	£1,125	7.5%	£(2,091)	£5,128
48	(48)	CJ Coleman	Jan '00	£15,000	-3.3%	n/a	n/a	n/a	n/a	n/a	n/a
49	(n/a)	Broker Direct	Dec '08	£14,951	37.4%	£13,066	£299	£2,833	18.9%	£1,410	£5,723
50	(n/a)	Oamps	Mar '09	£14,310	80.0%	£9,039	£349	£5,620	39.3%	n/a	n/a



Notes

- (1) Figures extracted from US SEC Form 10K for UK business.
- (2) Annualised figures to reflect material acquisitions in current financial year.
- (3) Figures extracted from Group consolidated accounts.
- (4) Management provided information.
- (5) Estimate based on prior year and acquisitions.

	Creditors (000s)	Shareholders funds (000s)	EBITDA % to goodwill	Highest paid director (000s)	Total directors emoluments (000s)	Employee numbers	Employee cost (000s)	Directors emol change	Average employee cost (000s)	Average employee cost change	Headcount inc	T/O per employee (inc)
	£139,075	£15,990	94.1%	£1,074	£2,350	383	£24,944	36.6%	£65	-8.8%	34.4%	£118.1
	£43,958	£35,853	445.2%	£539	£1,718	649	£19,556	71.8%	£30	4.2%	-17.2%	£68.2
	£60,793	£21,942	751.3%	£564	£1,727	1,849	£26,372	62.5%	£14	-72.2%	364.6%	£23.7
	£443,104	£5,082	97.0%	£615	£4,174	296	£30,825	123.3%	£104	9.1%	-5.7%	£144.0
	£30,335	£16,763	198.2%	£200	£539	494	£15,346	41.8%	£31	27.2%	41.5%	£67.2
	£229,024	£10,777	14.6%	£655	£2,527	268	£18,966	55.4%	£71	10.9%	-3.6%	£122.9
	£204,334	£15,366	n/a	£568	£1,942	186	£19,616	-41.9%	£105	5.5%	3.3%	£167.3
	£182,334	£8,694	245.0%	£352	£1,666	282	£19,817	-13.6%	£70	1.6%	-1.4%	£106.4
	£38,217	£11,354	390.4%	£367	£2,699	192	£14,195	n/a	£74	-1.0%	2.7%	£144.0
	n/a	n/a	n/a	n/a	n/a	477	n/a	n/a	n/a	n/a	3.7%	£57.7
	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	£39,654	£11,106	211.1%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	£5,030	£2,442	n/a	£288	£931	302	£8,585	-4.8%	£28	2.3%	-7.1%	£82.6
	£50,163	£512	2.5%	£438	£1,316	290	£14,194	23.2%	£49	18.7%	95.9%	£83.3
	£12,994	£5,445	n/a	£1,048	£2,517	166	£18,822	53.7%	£113	n/a	41.9%	£138.7
	£32,957	£11,653	952.0%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	£25,620	£7,468	n/a	n/a	n/a	253	n/a	n/a	n/a	n/a	1.6%	£78.7
	£23,356	£(4,546)	n/a	£246	£696	170	£12,646	-46.0%	£74	28.4%	-4.0%	£114.4
	£18,882	£1,982	7.7%	£236	£585	287	£6,759	21.9%	£24	12.1%	-2.7%	£57.8
	£41,852	£19,368	124.8%	£207	£692	206	£8,714	26.4%	£42	4.4%	5.1%	£79.1
	£60,261	£13,443	299.4%	£333	£972	94	£9,370	-4.8%	£100	-5.1%	14.6%	£167.4
	£12,910	£709	1295.8%	£185	£1,009	223	£7,790	-13.7%	£35	-5.7%	14.4%	£67.3
	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	£12,973	£4,237	157.6%	£181	£788	244	£7,392	-17.7%	£30	-1.4%	39.4%	£61.3
	n/a	n/a	n/a	n/a	n/a	112	n/a	n/a	n/a	n/a	n/a	£127.8

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