
The

Risk Retention Reporter

RRGs Writing Over \$100 Million in Annual Premium Increases

The number of risk retention groups writing over \$100 million in annual premium has increased over the last 10 years, with four RRGs now writing over this amount compared to only one RRG 10 years ago. Attorneys' Liability Assurance Society, Inc., A RRG (ALAS), a Vermont-domiciled RRG that insures large U.S. law firms with 35 attorneys or more, still generates the largest premium of all RRGs.

According to "Premium Rankings," a new section added in the 2008 *Risk Retention Group Directory & Guide*, of the "Top 100" RRGs ranked by 2006 and 2007 gross written premium, seven RRGs write over \$40 million in

annual premium, and 14 RRGs write over \$20 million. Of these large premium producing RRGs, 60% provide liability coverages for insureds engaged in the delivery of Healthcare.

The following chart ranks the top 25 premium producing RRGs by 2006 and 2007 premium. [*Ed.'s Noes: A complete list of the Top 100 RRGs ranked by premium is published in the Risk Retention Group Directory & Guide, 2008, as are premium rankings for RRG Domiciles, Business Areas, and Captive Managers.*]

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Top 25 Premium Producing RRGs 2006 vs. 2007

Ranking 2007 (2006)	RRGs	2007	2006	% Change
1 (1)	Attorneys' Liability Assurance Society, Inc, A RRG	352.2	340.2	3.5
2 (2)	MCIC Vermont, Inc. (A RRG)	259.2	269.0	-3.6
3 (3)	United Educators Ins., A Reciprocal RRG	132.8	132.5	0.2
4 (5)	Controlled Risk Ins. Co. of Vermont, Inc. (A RRG)	100.4	90.0	11.6
5 (6)	OMS National Ins. Co. RRG	75.7	71.5	5.9
6 (4)	ProBuilders Specialty Ins. Co., RRG	62.7	103.8	-39.6
7 (8)	Mountain Laurel RRG, Inc.	59.8	51.4	16.4
8 (9)	Ophthalmic Mutual Ins. Co. RRG	45.9	47.7	-3.7
9 (22)	Bar Vermont RRG, Inc.	44.9	29.0	54.7
10 (12)	American Excess Ins. Exchange, RRG	41.1	42.4	-3.2
11 (11)	Housing Authority RRG, Inc.	40.3	43.2	-6.8
12 (15)	Preferred Physicians Medical RRG, Inc.	39.3	38.4	2.4
13 (13)	Attorneys Liability Protection Society, Inc., A RRG	39.3	40.7	-3.4

Ranking 2007 (2006)	RRGs	2007	2006	% Change
14 (16)	Healthcare Industry Liability Reciprocal Co., A RRG	38.1	35.3	7.8
15 (7)	California Healthcare Ins. Co. Inc., A RRG	35.3	54.6	-35.3
16 (19)	Franklin Casualty Ins. Co. (A RRG)	32.2	30.3	6.2
17 (10)	Contractors Ins. Co. of No.America, Inc., A RRG	28.7	45.1	-36.3
18 (23)	Cassatt RRG, Inc.	26.6	26.4	0.9
19 (21)	Comm. Hosp. Alt. for Risk Transfer (A Rec. RRG)	26.6	29.4	-9.5
20 (20)	OOIDA RRG	25.4	29.5	-13.7
21 (14)	National Home Ins. Co. (A RRG)	25.2	39.5	-36.3
22 (24)	The VA Health Sys. Alliance Interins. Ex.,A RRG	24.5	23.1	5.9
23 (18)	American Safety RRG, Inc.	22.1	31.2	-29.2
24 (29)	Mountain States Healthcare Reciprocal RRG	20.1	17.3	15.8
25 (27)	Applied Medico-Legal Solutions RRG	20.0	17.9	11.7
Subtotal		1,618.4	1,679.4	-3.6
Other RRGs		940.7	959.0	-1.9
Total		2,559.1	2,638.4	-3.0