

# CAPTIVE | REVIEW

**Heavyweights driving the risk retention group industry page 19**



**Lessons from the MacKay scandal page 14**

**Group-owned captive manager survey page 25**

**Captive investments page 31**

# RRG Power 50

Position	Name	Gross premium (US\$m)	Assets (US\$m)	Surplus (US\$m)	Domicile	Licensed	Business area
1	United Educators Ins *	132.52	503.93	176.89	Vermont	1987	Educational institutions
2	Housing Authority*	41.90	280.00	82.00	Vermont	1987	Public entities
3	Attorneys' Liability Assurance Society	340.22	143.89	35.10	Vermont	1996	Attorneys
4	Probuilders Specialty Ins Co*	62.68	227.68	19.45	DC	2002	Contractors
5	OMS National Ins Co *	75.68	272.73	82.95	Illinois	1988	Dental
6	California Healthcare Ins Co*	54.65	81.96	22.39	Hawaii	1989	Hospitals & affiliates
7	National Home Ins Co*	25.16	71.27	18.97	Colorado	1986	Homebuilders
8	OOIDA*	25.40	93.90	13.90	Vermont	1995	Trucking
9	The National Catholic	16.12	71.31	38.45	Vermont	1987	Religious institutions
10	American Safety*	22.10	20.10	4.00	Vermont	1988	Asbestos/Environmental
11	Ophthalmic Mutual Ins Co	47.71	169.83	63.32	Vermont	1987	Physicians
12	American Excess Ins Exchange	42.40	323.18	116.82	Vermont	1998	Hospitals & affiliates
13	American Contractors Ins Co	34.06	5.65	5.12	Texas	1984	Contractors
14	MCI-C Vermont	268.96	34.80	10.22	Vermont	1996	Hospitals & affiliates
15	CPA Mutual Ins Co	10.64	24.72	10.04	Vermont	1987	Accountants
16	Alliance of Nonprofits for Ins	14.93	29.92	12.85	Vermont	2000	Nonprofit 501 (c)(3) Orgs
17	Controlled Risk Ins Co of Vermont	89.97	42.25	20.85	Vermont	1995	Hospitals & affiliates
18	The Ordinary Mutual	13.30	42.80	17.13	Vermont	1987	Religious institutions
19	Preferred Physicians Medical	38.42	135.38	39.35	Missouri	1987	Physicians
20	Western Pacific Mutual Ins Co	15.82	183.19	72.35	Colorado	1990	Homebuilders
21	Attorneys' Liability Protection Society	40.66	82.89	26.13	Montana	1988	Attorneys
22	Terra Insurance Co	9.55	31.05	20.07	Vermont	1988	Architects & Engineers
23	Community Hospital Alternative for Risk Transfer	29.40	100.42	35.08	Vermont	2002	Hospitals & affiliates
24	Healthcare Industry Liability Reciprocal Co	35.33	84.50	3.24	DC	2003	Nursing homes
25	Architects and Engineers Ins Co	11.53	19.42	8.13	Delaware	1988	Architects & Engineers
26	The Virginia Health Systems Alliance Interinsurance Exchange	23.12	75.00	34.35	Vermont	1998	Hospitals & affiliates
27	Contractors Ins Co of North America	45.11	31.19	6.54	Hawaii	2003	Contractors
28	Automotive Underwriters Ins Co	10.04	22.41	5.06	Nevada	2000	Extended service contracts
29	Mountain Laurel	51.38	12.79	2.72	Vermont	2002	Hospitals & affiliates
30	Community Health Alliance Reciprocal	17.38	89.53	20.80	Vermont	2002	Hospitals & affiliates
31	Health Providers Ins Reciprocal	12.38	63.86	40.79	Hawaii	1994	Hospitals & affiliates
32	Franklin Casualty Ins Co	30.32	28.61	1.47	Vermont	1997	Hospitals & affiliates
33	Bar Vermont	29.00	18.58	11.16	Vermont	1991	Attorneys
34	Title Industry Assurance Co	8.79	8.87	3.57	Vermont	1987	Real estate professionals
35	Mountain States Healthcare Reciprocal	17.33	43.78	12.24	Vermont	2003	Hospitals & affiliates
36	First Medical Ins Co	11.22	58.36	14.61	Vermont	2002	Physicians
37	Applied Medico-Legal Solutions	17.92	30.71	12.79	Arizona	2003	Physicians
38	Coastal Ins	15.46	34.65	13.69	Alabama	2003	Hospitals & affiliates
39	MedAmerica Mutual	16.52	30.89	11.07	Hawaii	1991	Physicians
40	Cassatt	26.37	7.56	4.77	Vermont	1997	Hospitals & affiliates
41	United Contractors Ins Co	18.37	27.68	7.06	DC	2004	Contractors
42	The Healthcare Underwriting Co	10.63	39.28	17.90	Vermont	2005	Hospitals & affiliates
43	CARE	16.85	33.87	3.62	DC	2003	Physicians
44	Healthcare Providers Ins Co	10.29	33.75	14.12	S. Carolina	2003	Hospitals & affiliates
45	Physicians Professional Liability	9.62	35.29	12.70	Vermont	2002	Physicians
46	CHC Casualty	10.20	25.70	15.80	Vermont	2002	HMOs
47	Allegiant Ins Co	19.75	8.91	3.90	Hawaii	2004	Contractors
48	Emergency Physicians Ins Co	15.06	21.08	5.49	Nevada	2003	Physicians
49	Central Pennsylvania Physicians	10.63	29.51	7.71	S. Carolina	2003	Physicians
50	Physicians Specialty	17.06	12.31	5.37	S. Carolina	2002	Physicians