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**A**merican Safety Risk Retention Group, Inc., (ASRRG) was created in 1988 by a group of environmental remediation contractors who needed more stable, reliable liability insurance coverage for their exposures. ASRRG filled that void, and has been providing environmental liability insurance for 18 years!

The underwriters, claims and loss control professionals at ASRRG understand complex environmental risks and are among the most knowledgeable and respected in the environmental insurance industry.

ASRRG is an insurance company which is rated "A" Excellent VIII by A.M Best Company on a group basis, and is one of the longest continuous providers of environmental liability coverages. At ASRRG, we are dedicated to providing stable, quality environmental liability insurance at competitive rates.

## OUR MISSION IS TO:

**PROVIDE** stable, quality insurance coverage at competitive rates.

**ASSIST** insureds in avoiding the cycles of hard-to-find coverage and volatile pricing of the standard insurance market.

**HELP** insureds evaluate and gain control of their insurance needs and programs.



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# American Safety Risk Retention Group, Inc.

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**A Buyer's Guide and Overview of Risk Retention Groups**



# COMMON QUESTIONS ABOUT RISK RETENTION GROUPS

## What is an RRG?

An RRG is an alternative risk transfer vehicle, through which a group of insureds in similar classes of business (in ASRRG's case, environmental risks) can obtain liability insurance.

## Is an RRG an insurance company?

YES! Any risk retention group established after 1986 (ASRRG was established in 1988), by law, must be an authorized and licensed insurance company.

## I have been told that I can be assessed by a risk retention group. Is this true of ASRRG?

No. ASRRG policies are not assessable for losses by other policyholders.

## Is ASRRG protected by state guaranty funds?

No. However, most environmental insurance policies are written with excess and surplus lines or non-admitted carriers, which do not participate in state guaranty funds either. Furthermore, state guaranty funds usually cap the amount that can be paid for any one loss, which could be only a fraction of your policy's limit.

## Is an RRG more prone to insolvency than a standard insurance carrier?

No. RRGs and insurance companies have been found to have virtually the same rate of failure. To protect our policyholders, ASRRG cedes a portion of its risk to reinsurers with A.M. Best ratings of "A" or better.

## Is ASRRG rated by A.M. Best?

Yes, ASRRG is a part of the American Safety Insurance Group of Companies. The Group has an "A" Excellent VIII rating from A.M. Best.

ASRRG is one of the few risk retention groups to be assigned a rating by A.M. Best.

***“ The rating reflects the consolidated Group's favorable capitalization ... The rating further recognizes the Group's underwriting expertise in its niche markets ”***

*--2006 A.M. Best Rating Report for ASRRG*

## Why should I choose ASRRG over another carrier?

There are several reasons that make ASRRG an outstanding choice, including our experience in the areas of underwriting, loss control and claims-handling of environmental liability insurance; our more than 18 continuous years of providing environmental liability insurance; and the strength and stability of ASRRG's A.M. Best rating.

## How do I know that ASRRG is in good financial condition?

Each RRG is regulated by the state in which it is domiciled. ASRRG files annual reports of financial condition, audited financial reports, and an independent opinion from actuaries with respect to the adequacy of its loss reserves with the Vermont Department of Banking, Insurance, Securities and Health Care Administration.

## Where can I find more information about RRGs?

The Risk Retention Reporter ([www.rrr.com](http://www.rrr.com)) is one of the leading publications for the risk retention group industry. The website has an Education Center with a more detailed description of RRGs, as well as the latest RRG news.