Garnet Captive
An SRS Company

Appetite Guide

Employers We Work With

Best In Class for their Industry

$250k+ in combined annual General Liability, Worker's Compensation, & Auto Liability/Physical Damage premium

$150k+ for Worker's Compensation only captives

Industries We Target

General Liability

- ☐ Agriculture
- ☐ Contractors
- ☐ Hospitality
- ☐ Landscaping
- ☐ Manufacturing
- ☐ Moving & Storage
- ☐ Retail
- ☐ Transportation (note restrictions below)
- ☐ Waste Disposal
- ☐ Warehouse & Distributing

Auto

- ☐ Agriculture
- ☐ Contractors
- ☐ Food Products & Services
- ☐ Hospitality
- ☐ Landscaping
- ☐ Manufacturing
- ☐ Moving & Storage
- ☐ Retail
- ☐ Security Firms
- ☐ Waste Disposal
- ☐ Warehouse & Distributing

Workers Compensation

- ☐ Agriculture
- ☐ Auto Dealers
- ☐ Contractors
- ☐ Entertainment & Gaming
- ☐ Food Products & Services
- ☐ Healthcare
- ☐ Hospitality
- ☐ Landscaping
- ☐ Manufacturing
- ☐ Moving & Storage
- ☐ Retail
- ☐ Security Firms
- ☐ Transportation
- ☐ Waste Disposal
- ☐ Warehouse & Distributing

Difficult Classes

The following are examples of difficult fits, by line of coverage, for mixed-industry group captives.

General Liability

- X Healthcare
- X Residential Construction
- X Security Firms
- X Pool Construction

Auto

- X Hazmat Transport
- X Group Transport (bus, limo, etc.)
- X High Ratio of Long-Haul or Heavy Transport
- X Courier Services

Workers Compensation

- X Occupational Disease Risks
- X PEOs
- X Roofing & Framing
- X NYC 5 Boroughs

Garnet Captive Services www.garnetcaptive.com info@garnetcaptive.com

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