

OVERVIEW



**Garnet Captive**  
Structuring innovative captive insurance programs since 2002

# The workers compensation solution for mid-sized employers

## Who is Eligible?

**Employers that:**

- Have a strong track record of safety
- Pay at least \$125,000 in traditional workers compensation premium
- Are not headquartered in California
- Are tired of subsidizing the general insurance market

## Why CommonWealth?

**Employers join to:**

- Recapture insurance company profits and investment income
- Save expense via economies of scale
- Stabilize annual insurance spend
- Access best in class services

## How it Works



**Retain**

small and predictable claims:  
\$0 - \$50,000



**Share**

medium sized claims with group:  
\$50,000 - \$350,000



**Transfer**

catastrophic claims to insurance company:  
\$350,000 – unlimited

