

Garnet Group Captive: Union

The workers compensation solutions 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 headquartered in California
- Are tired of subsidizing the general insurance market

Why RST?

Employers join to:

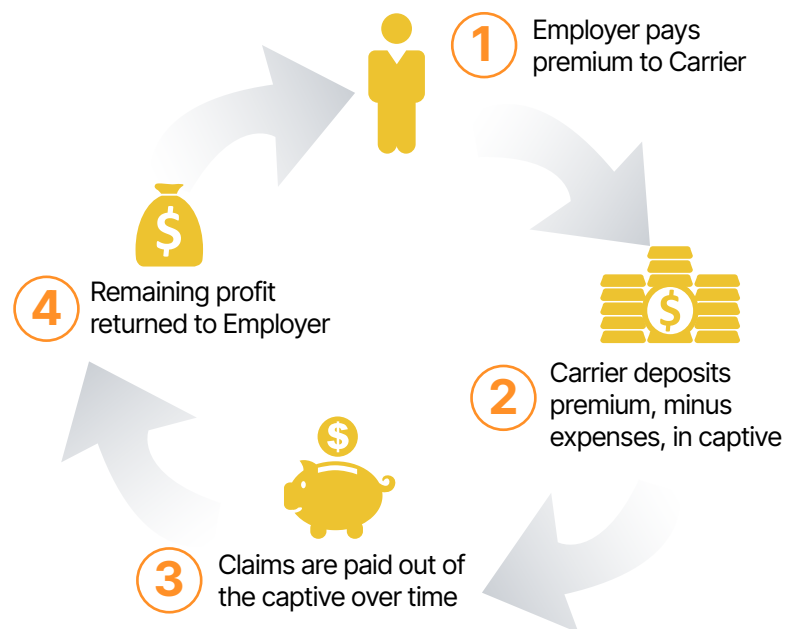
- Recapture insurance company profits and investment income
- Save expense via economies of scale
- Stabilize annual insurance spend
- Access best in class service

Program Highlights

- 21 successful years in operation
- Members receive as much as 50% of their premium returned as distributions
- Based on superior claims handling, premium rates and exmod factors have dropped consistently during most members' tenure in RST



How it Works



How it Works

Retain

small and predictable claims: \$0 - \$75,000

Share

medium sized claims with group: \$75,000 - \$450,000

Transfer

catastrophic claims to insurance company: \$450,000 - unlimited

About Garnet Captive

Garnet Captive Services, LLC was founded in 2002 with the goal of providing group captive solutions for mid-sized employers. We partner with an established network of high quality insurance agents to deliver comprehensive group captive solutions specializing in workers compensation, general liability, auto liability, and auto physical damage.

Carrie Marmesh, Regional Vice President
 marmesh@garnetcaptive.com
 (415) 260-2814 | www.garnetcaptive.com

Follow us on social!
 LinkedIn: @GarnetCaptive