

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 \$100,000 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 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

Program Highlights

- Established in 2003
- 50 Members, \$25m in premium
- Members have received as much as 50% of their premium returned as distributions
- Superior claims handling results
- Premium rates and ex mod factors have dropped consistently during most Members' tenure in RST

