

Garnet Group Captive: Garnet Liability Captive

Broaden your captive coverage with commercial auto and general liability!

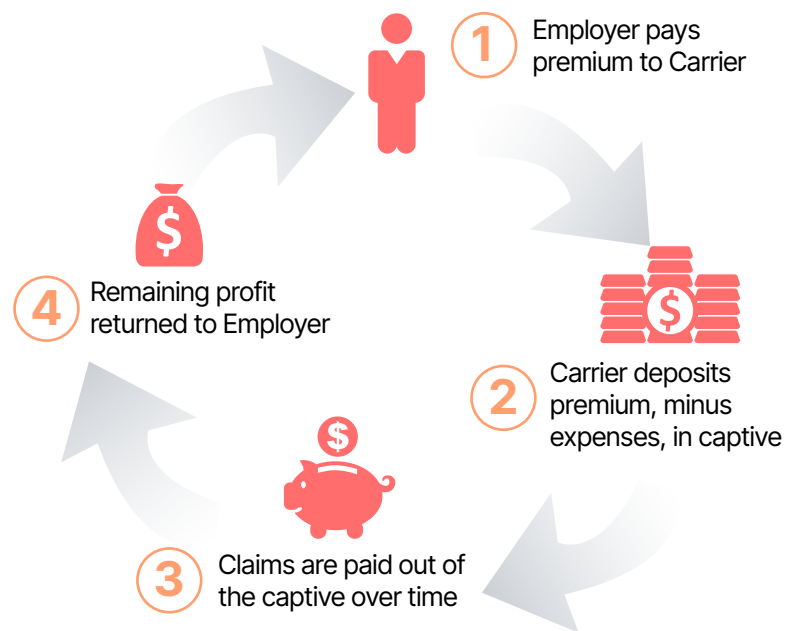
Garnet Captives pleased to announce the launch of Garnet Liability Captive (GLC). GLC is a captive solution for employers that currently participate, or plan to participate, in one of Garnet's existing workers compensation captives. GLC offers coverage for **auto liability, auto physical damage, and general liability.**

Why GLC?

- GLC isolates liability lines of coverage from workers compensation to avoid subsidizing one line with another - thereby maximizing profitability.
- Safety and risk management practices that make workers compensation profitable for employers often translate into similar results for liability lines of coverage.
- Employers enjoy stabilized pricing by avoiding the inherent swings of insurance market cycles.



How it Works



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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

*Employers who are currently paying a minimum of \$125,000 in traditional AL/APD/GL insurance premiums are eligible for this program.

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.

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