

Responsible Run-Off to Drive Capital Efficiency and Preserve Reputations

RISKS^{SMART} RUN-OFF® SOLUTIONS

RiverStone is a group of insurance, reinsurance, and service companies specialized for over 20 years in the acquisition and management of non-core commercial and captive insurance liabilities. With a team of skilled and tenured professionals, we provide ownership, accountability, and commitment in our aim to ensure transaction security and maintain client's reputations. It is not just what we do at RiverStone that matters, it is also how we do it. We are dedicated to responsible run-off solutions.

Our operations have over 400 employees experienced in handling all major property & casualty insurance and reinsurance lines of business and loss types including, but not limited to:

- Employer Liability
- Professional Liability
- Workers' Compensation
- General Liability
- Public Entity
- Medical Malpractice
- Commercial and Personal Auto
- Asbestos, Pollution, Health Hazard

BY THE NUMBERS

For more than 20 years, RiverStone has been part of the insurance and reinsurance operations of Fairfax Financial Holdings Limited, a holding company whose corporate objective is to build long term shareholder value by achieving a high rate of compound growth in book value per share over the long term. Fairfax and its subsidiaries rated by AM Best have a Financial strength of A.

RiverStone has transitioned from managing only Fairfax legacy business to operating as a full-service run-off provider, acquiring traditional and captive insurance companies and reinsurance portfolios. As of year-end 2022, RiverStone manages \$2.2B in liabilities.

	ASSETS	EQUITY
	\$2.6B	\$.4B
	\$92.1B	\$20.3B

Figures as of December 31, 2022, shown in billions. All figures related to RiverStone assets are under management by the RiverStone Group.

“How they do due diligence is a competitive advantage for RiverStone.”

REINSURANCE
EXECUTIVE

MEASURED RISK

After years of delivering a range of run-off solutions, we have learned that there is a substantial difference between risk aversion and risk control: we call it RiskSmart. Our approach applies the right level of due diligence and analysis to achieve the right price for the right risk to help protect security, finality, and reputation for sellers.

CREATIVE DEAL STRUCTURES

We continue to innovate and alter the run-off landscape in response to liability complexity, evolving markets, and changing regulation. Thanks to the support and backing of our parent company, Fairfax Financial Holdings Limited, we are not driven by short-term financial pressures, which increases our flexibility and creativity in deal structuring. We are game changers.

SECURITY AND FINALITY

We champion deals that are fair and friendly, setting the standard for professionalism and integrity to meet the needs of sellers, brokers, regulators, and claimants. We strive to be unassuming, straight-forward, and easy to engage, which translates into better service for claimants and greater risk control for insurers and reinsurers.

DID YOU KNOW?*

- We offer sellers broad capacity and options for deals of various sizes and scope.
- We are known as specialists in certain areas and are capable in many...and will tell you if not.
- We have established and highly functional relationships with regulators.
- Our due diligence establishes the standard of care in run-off.
- We are consistent and reliable in our pricing.
- Several sellers like what we do and come back to us, repeatedly.

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“RiverStone is viewed as a class apart by the way they go about their execution model.”

INSURANCE
CONSULTANT



LEARN MORE

* Based on third-party market research commissioned by RiverStone.