



# ROUNDSTONE

## FRANCHISOR CAPTIVE

**PROGRAM SUMMARY:** A Package program for Franchisors to offer coverage for Franchisees Auto Liability, Property, Workers' Compensation, Inland Marine, Boiler, General Liability, and additional exposures.

### PROGRAM BENEFITS:

- Reduce insurance expenses
- Exit unpredictable and cyclical insurance market
- Gain control over services, frictional costs, and proactive risk management practices with uniform insurance program across franchise network
- Capture underwriting profits and investment income

### PROGRAM ELIGIBILITY:

- Strong desire to retain a portion of Franchisee risk
- Proactive and uniform risk management approach in loss and claims control.
- Loss Ratios  $\leq$  50%
- Minimum \$5M in combined Annual Premiums for network of franchises.

**ORGANIZATIONAL STRUCTURE:** Program administered by Roundstone. Underwriting, Claims, and Policy Administration performed by Carrier and/or TPA. Franchisor participates in the captive through reinsurance agreement with policy issuing insurer. Participation Agreement offers underwriting and investment income opportunity on defined and limited level of risk retention by Franchisor.

**COMMISSION:** Negotiable

**PROPOSED POLICY FORM(S):** ISO based

**STATES AVAILABLE:** All

**REINSURANCE:** Quota Share between Franchisor Captive and Insurance Company. A.M. Best "A" rated carrier available for Specific and Aggregate Reinsurance support for Franchisor captive.

### SUBMISSION REQUIREMENTS:

- Five (5) years or more of premium and loss history
- Copy of current policies
- Current Financial Statements

### PROGRAM QUESTIONS

**Roundstone @440.617.0333 or  
info@roundstoninsurance.com**

**COMPANY INFORMATION:** Roundstone is an insurance organization that provides captive and alternative risk program development and management to program managers, MGA's, agencies and brokers and other intermediaries. Other programs include all classes of P&C and A&H.