



# ROUNDSTONE

## FRANCHISOR BOP PROGRAM

**PROGRAM SUMMARY:** A Package program for Franchisors to supply Franchisees plug and play solution for their Auto Liability, Property, Workers' Compensation, Inland Marine, Boiler, General Liability, and additional exposures. The program is designed specifically for your franchisee's insurance needs described in the franchisee agreement. Provides uniform policy and claims administration for the franchisee network.

### PROGRAM BENEFITS:

- Reduce insurance expenses
- Exit unpredictable and cyclical insurance market
- Gain control over services, frictional costs, and proactive risk management practices across franchise network
- Return underwriting profits and investment income to Insureds with excellent loss experience

### PROGRAM ELIGIBILITY:

- Strong desire to retain a portion of own risk
- Desire access to reinsurance
- Loss Ratios  $\leq 50\%$
- In business  $\geq 5$  years
- 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 with capital and proactive risk management practices. 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 and Insurance Company. A.M. Best "A" rated carrier available for Specific and Aggregate Reinsurance above Franchisor's retention support for 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**

**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.