



ROUNDSTONE

LARGE DEDUCTIBLE CAPTIVE (DRP)

PROGRAM SUMMARY: A Large Deductible Captive Program that will smooth the peaks and valleys of corporate insurance expense. The DRP offers the opportunity to reduce third party insurance costs by capturing investment and underwriting income. Without a DRP captive, losses are not expensed until the claim is paid.

PROGRAM BENEFITS:

- Reduce third party insurance expenses
- Smooth cyclical insurance premiums
- Leverage capital and collateral to insure additional exposures
- Turn an idle asset (cash deposited to pay losses) into a current business expense (insurance premium)
- Gain control over services, frictional costs, and institute uniform, proactive risk management practices

PROGRAM ELIGIBILITY:

- Ability to fund deductible exposure
- Strong desire to retain a portion of own risk
- Proactive claims and loss control interest

ORGANIZATIONAL STRUCTURE: Program administered by Roundstone. The Insured funds the required premium and collateral on a quarterly basis according to loss development modeling. Insured retains 100% of risk in the self insured layer. Large Deductible policy is purchased through standard insurance market.

COMMISSION: Negotiable

PROPOSED POLICY FORM(S): ISO based

STATES AVAILABLE: All

REINSURANCE: Program Participant assumes 100% of risk in the self-insured layer. Specific and Aggregate Reinsurance are placed according to program design.

SUBMISSION REQUIREMENTS:

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

PROGRAM QUESTIONS

**Roundstone @440.617.0333 or
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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.