



ROUNDSTONE

OWNER OPERATOR MEDICAL BENEFITS

PROGRAM SUMMARY: A fully insured medical benefit program offered to owner operators in the trucking and transportation industries.

PROGRAM BENEFITS:

- Offer attractive benefits to owner operators
- Gain control over services and obtain lowest overall insurance cost
- Return underwriting profits and investment income for Insureds with excellent loss experience
- Tailor benefit plan to Owner Operator needs

ORGANIZATIONAL STRUCTURE: Carrier issues policy to owner operator under same terms as in the medical benefit market. Trucking Company retains the risk in a captive facility, reinsuring the Carrier.

PREMIUM AND COLLATERAL: Premium is underwritten and priced in the same manner as a standard market proposal. The determination of the collateral required from the Trucking Company is a function of the premium. Collateral may be posted in cash.

SUBMISSION & BINDING: Identical to a standard market proposal with the exception of an Preference Shareholder Agreement which is executed by the company owning shareholder captive. The Preference Shareholder Agreement governs the risk sharing, profit distribution, termination, representations, collection and release of collateral, and warranties of the Trucking Company in the captive.

POLICY FORM(S): Standard Stop Loss Policy. Sample available upon request.

SUBMISSION REQUIREMENTS:

MAIL OR EMAIL TO:

- Current Census
- Three (3) year Premium and Claims History.
- Copy of the Current Plan
- Identity of the current and proposed TPA

Roundstone Management, Ltd.

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Program Questions: Contact Roundstone at 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.