



ROUNDSTONE

“PAY AS YOU GO” WORKERS’ COMPENSATION PROGRAM

PROGRAM SUMMARY: A Workers’ Compensation program that provides Pay As You Go flexibility, with weekly, bi-weekly or monthly payment options. This flexibility helps insureds reduce their up-front cash outlay as well as avoid a large year-end audit payment. Monthly payroll verification required for the program.

PROGRAM BENEFITS:

- Cash Flow Program
- Small and Large Deductibles Available
- Hard to place classes: Construction and Contracting, Heavy Labor, Trucking, Nursing Home, Concrete

PROGRAM ELIGIBILITY:

- Loss Ratios \leq 35% for last 3 years
- \$15,000 minimum premium
- Available in 48 states

LIMITS:

- Coverage A - Statutory
- Coverage B – Employers’ Liability 100/500/100; 500/500/500; 1MM/1MM/1MM

COMMISSION: 7.5%

PROGRAM SUBMISSION DOCUMENTS:

- ACORD Applications
- 125 Applicant Information
- 120 Workers’ Compensation Sect.
- Loss Summary with explanation of Losses greater than \$20,000
- Copy of Payroll
- Exclusion/Inclusion of Officers
- Waiver of Subrogation
- Experience Modification Worksheet
- Current Year Plus Three (3) yrs Loss Runs
- Description of Operations
- Current Target Premium

PROGRAM QUESTIONS:

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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.