



ROUNDSTONE

THE SMALL INSURANCE COMPANY SOLUTION

PROGRAM SUMMARY: Offering individuals and closely-held corporations a simple and tax efficient insurance solution for exposures the insured self insures on their balance sheet or personally.

PROGRAM PARTICIPANT ELIGIBILITY: Insured must have strong desire to retain own risk, history of low loss ratios, stable income, and meet program premium requirements.

PROGRAM STRATEGY: The small insurance company solution is a complete turnkey 831(b) captive insurance program providing insureds a tax advantaged strategy for coverage not available or hard-to-place in the traditional marketplace. Captive benefits include reduction of insurance costs, unique coverage, risk management, and favorable tax treatment of underwriting profits.

ORGANIZATIONAL STRUCTURE: Program is administered by Roundstone Management. After expenses are paid, the insured's premium and collateral is placed in insured's captive facility. Shareholder agreement defines the underwriting and investment income opportunity on defined and limited level of insured's retention.

COLLATERAL REQUIREMENTS: Premium to Capital Ratio is 5:1

COMMISSION: TBD

ANNUAL MINIMUM/MAXIMUM PREMIUM: \$350,000/\$1,200,000

PROPOSED POLICY FORM(S): Deductible Reimbursement, E&O, D&O, EPLI, CGL and Property (Difference in Conditions), Patent Protection, Wind, Weather, Kidnap and Ransom, Foreign Appropriation, Operating Risk, Legal Defense, Subsidence, Environmental Value, Exclusions, Construction Defect, Product Warranty, Loss of Key Customer, and Mold.

STATES AVAILABLE: All

MINIMUM SUBMISSION REQUIREMENTS:

- Exposure detail
- Management Biographies
- Last Two (2) Years Financial Statements
- Current Risk Management, including recent loss prevention report, and safety plans

PROGRAM QUESTIONS

**Roundstone @440.617.0333 or
info@roundstoneinsurance.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.