



**ROUNDSTONE**  
TURNING RISK INTO RESULTS

## **UNDERWRITING GUIDELINES**

### **ROUNDSTONE CAPTIVE PROGRAMS**

Roundstone offers a turnkey insurance solution to anyone seeking to retain and manage risk. The following is a list of guidelines Roundstone considers in evaluating potential captive programs.

Clearly articulated business plan

Expertise in business segment; In business  $\geq$  5 years

Control over book of business

Program marketer, distributor, sponsor, insured willing to assume risk in captive

Historical loss ratio below 50%

Expense ratio before reinsurance less than 35%

Claims and loss control emphasis

If you have any questions regarding how Roundstone and our captive solutions may improve your risk management strategy, call us at 440.617.0333.