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ROUNDSTONE

Captive Insurance: Take Control of your Health Benefits Costs

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Presenters



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Announcement



Nothing in this presentation is represented as legal, accounting or insurance coverage advice. Everyone's situation is different; therefore, it is incumbent upon everyone to seek the advice of their attorney, accountant and or insurance professional when making decisions regarding insurance coverages, investments and/or tax decisions. Nothing contained presented here is advice.



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Roundstone's Group Medical Captive
Affordable Health Benefits for Small to Mid-size Businesses



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Meet Roundstone

Your Guide to Affordable, High-Quality Health Benefits

Founded in 2003, Roundstone came together because of a shared belief that they could help employers adopt a different approach and positively impact bottom-line results.

40+

Number of private and public captives

Total healthcare spend covered
\$800,000,000+

Average distribution to captive participants

10%

500+

Number of employers

Number of lives covered

NEARLY 100,000

310 cities

40 states

Approved in all **50** states.



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THE DIFFERENCE FOR SMALL TO MID-SIZE BUSINESSES

GROUP CAPTIVE

Approx. 15% fixed
cost (full control)

Employer retains
profits on 80-85%
of claim spend

SELF FUNDING

Approx. 40% fixed
cost (some control)

Employer assumes
100% of claims
volatility

FULLY INSURED

100% fixed cost
(no control)

Insurance company
keeps all profits

HOW IT WORKS

Risk Taking

Each employer will self insure at least \$10,000 of claims per member, per policy period.

Risk Sharing

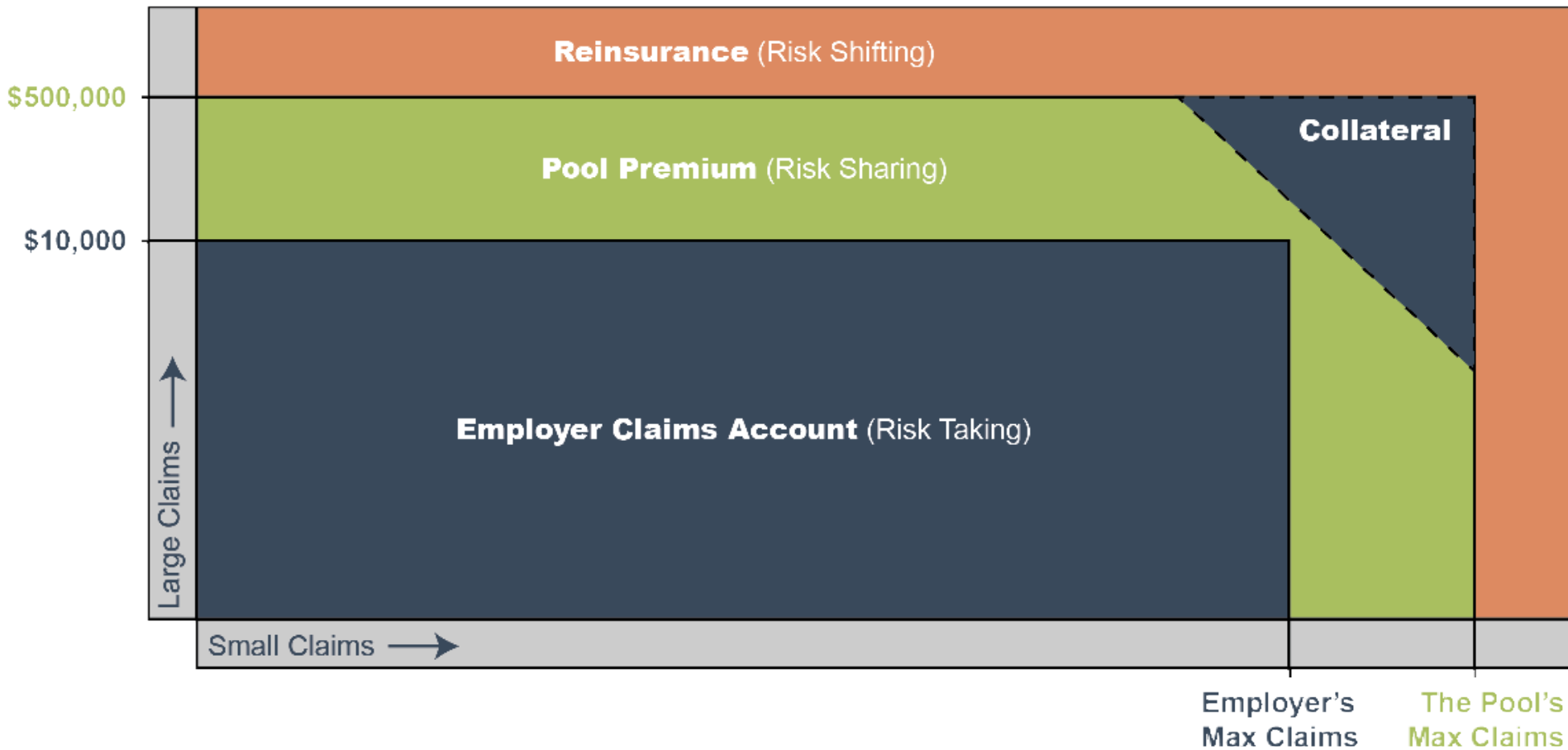
For claims between \$10,000 and \$500,000, employers pool stop loss premiums and claims.

Risk Shifting

For claims above \$500,000 and 125% of expected, reinsurance is purchased.



LONG-TERM VOLATILITY PROTECTION



UNDERSTANDING THE SHARED LAYER

ABC, Inc.
\$2M premium

MNO Co.
\$1M premium

EFG LLP
\$4M premium

ANNUAL RECONCILIATION:

\$15MM premium*
\$12.6MM claims
\$2.4MM distribution

*\$15 Million is used to fund ANY claims between \$10,000 and \$500,000 regardless of which employer incurs that claim.

XYC Corp
\$2M premium

123 LLC
\$3M premium

CMM, Inc.
\$3M premium

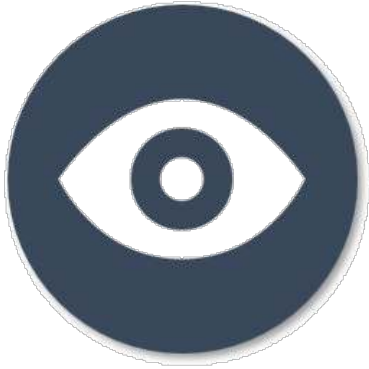


CSI Dashboard

The CSI Dashboard is a healthcare analytics portal that offers a way to access medical and pharmacy claims data. The dashboard simplifies claims data into an easy-to-understand format while highlighting areas for potential cost savings.

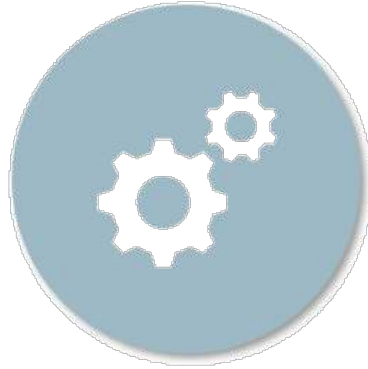


WHAT YOU GAIN WITH ROUNDSTONE



DETAILED REPORTING

100% transparency with claims data, fixed and variable cost information.



TOTAL CONTROL

Your choice of network, claims service, plan language and cost containment solutions.



FINANCIAL EFFICIENCY

Realize and retain the benefit from controlling costs through a variable cost funding strategy.



TURNKEY PLATFORM

A complete benefit solution available with all necessary detail included in one proposal.

Questions?



Contact Information



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