



ROUNDSTONE

TURNING RISK INTO RESULTS

INCAP™ Health Insurance Program delivers on its promise of savings.

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Roundstone Management, Ltd.

Contact: Jennifer Boerio – jboerio@roundstoneinsurance.com – 440-617-0333, ext. 238

For Immediate Release

Clark & Lavey Benefits Solutions (Clark & Lavey) and Roundstone Management, Ltd. (Roundstone) are pleased with the initial INCAP™ insurance program's first year results. After twelve months, nine of New Hampshire's non-profit Health and Human Services Agencies experienced an 18% average savings over their 2013 standard market renewal options. Roundstone's President Michael Schroeder, congratulated all the stakeholders for their "commitment to health and wellness" - a commitment that delivered nearly two million dollars (\$2,000,000) of savings. Paul Clark, President and CEO of Clark & Lavey, commented, "We are thrilled the actual results were consistent with what was expected. We knew over a year ago the anticipated savings were significant for these employers and we are delighted to say the savings remain a year later."

INCAP™ is an innovative health insurance program made available through Clark & Lavey in partnership with Roundstone, Harvard Pilgrim Health Care and Orriant Wellness. INCAP™ rewards employers directly and objectively for engaging in health and wellness cost containment strategies. INCAP's™ claim and expense transparency further enables these employers to understand what is driving their health care costs. Preliminary twelve month results reveal savings for one non-profit agency of 32% or five hundred thousand dollars (\$500,000) when compared to its fully insured renewal. Later this summer, INCAP™ will return underwriting distributions to all participating agencies for the 2013 - 2014 Underwriting Year.

INCAP™ offers employers in New Hampshire, Massachusetts and surrounding states the most efficient health benefit funding mechanism in the marketplace. The program is looking to grow in 2014 and currently accepting submissions at captive@clarklavey.com. Clark added, "This really is the future of benefit funding for employers. INCAP™ is the best cost saving opportunity I have seen in the marketplace. Employers throughout New England need to get on board and take advantage of this program's tremendous efficiency."

Roundstone Management, Ltd. ("Roundstone") based in Westlake, Ohio is an insurance organization focused on the development, underwriting and management of alternative risk products, including captives, rent-a-captives and specialty insurance programs. www.roundstoneinsurance.com

Clark & Lavey Benefits Solutions is a leading benefits consulting firm. With over twenty years of benefit consulting experience, Clark & Lavey delivers on its promise to make your benefit programs efficient and cost effective. www.clarklavey.com