



# THE ROUNDSTONE DIFFERENCE

## NOT YOUR TRADITIONAL INSURANCE COMPANY

Roundstone provides a better alternative for businesses that feel trapped by the rising cost of health insurance benefits. Through our group medical captive, we are transforming insurance from a cost center to a rewards program. Our unique self-funding solution mitigates risks, reduces claims volatility, and controls costs, and returns savings right back to the employers – a win-win.

Roundstone is not simply a distributor of products, but is the underwriter and captive manager in one. Our holistic approach includes personalized services for plan design, cost containment, data analytics and turnkey claim management. This end-to-end support provides the flexibility and information you need to make fact-based decisions for happier, healthier employees.

## ROUNDSTONE GAME CHANGERS

- The **first Medical Captive manager** in the market.
- Cost Efficiency offering **80-85% variable spend**.
- **Best ROI Captive model** available.
- **Flexible** with your choice of TPAs, networks, PBMs, and plan designs.
- **Thorough, regular, and transparent** reporting results.
- Over **90% retention** of customers.

40  
STATES

310  
CITIES

500+ NUMBER OF  
EMPLOYERS

— NEARLY —  
100,000  
NUMBER OF LIVES COVERED

40+ NUMBER OF PRIVATE  
AND PUBLIC CAPTIVES

AVERAGE DISTRIBUTION  
TO CAPTIVE PARTICIPANTS 8.0%

\$800,000,000+  
TOTAL HEALTHCARE  
SPEND COVERED

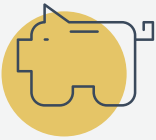
## OUR SERVICES



**Captive  
Facilities &  
Management**



**Claims**



**Cost  
Containment**



**Loss Control**



**Policy  
Administration**



**Program  
Development &  
Management**



**Reinsurance  
Management**



**Underwriting**

## ABOUT ROUNDSTONE

Roundstone Management, Ltd. (“Roundstone”) was founded in 2003 with a vision of giving small and mid-sized businesses a better alternative for employee health and benefit plans. We’re an innovative insurance organization focused on the development, underwriting and servicing of captive insurance programs. Hundreds of businesses rely on Roundstone as their trusted health insurance provider, saving them an average of 20 percent annually over the past decade.

Roundstone is headquartered in Lakewood, Ohio with representatives throughout the United States.

### OUR VISION

To lead the development of self-insured and alternative insurance solutions that are the preferred choice in risk management.

### OUR MISSION

To create and manage turnkey insurance solutions which are transparent, flexible and cost effective, delivered in partnerships with our clients’ trusted advisors.

### OUR CORE VALUES

- Accountability
- Intellectual Curiosity
- Health and Well-being