

# Roundstone's Captive Comparison Chart

In a recent comparison with other Stop Loss Captive Programs, Roundstone's Group Captive was **less expensive**.

|                          | Roundstone's Captive   | Competitor X   | Competitor Z  |
|--------------------------|--|--|---|
| <b>Collateral</b>        | <b>Affordable:</b> Less than 10% of premium.   | <b>Costly:</b> 16% of premium.   | <b>Expensive:</b> 24% of premium, subject to adjustment at carrier's discretion.  |
| <b>Expenses</b>          | <b>Best:</b> 31% of premium with quarterly reporting included and maximum 3-4 day Underwriting turnaround time.                | <b>Higher:</b> 36% of premium, no quarterly reporting and minimum 10 day Underwriting turn time.                 | <b>Highest:</b> 41% of premium, which does not include management fees and no reporting.  |
| <b>Captive Loss Fund</b> | <b>Largest:</b> More dollars available for return than any other product and allows for employer receipt of investment income. | <b>Medium:</b> Limited investment returns shared along with reduced loss fund available for underwriting return. | <b>Smallest:</b> 10% less money available to cover claims or deliver underwriting profits.  |
| <b>Administrative</b>    | <b>Efficient:</b> Timely delivery of program documents, quarterly reporting and distributions.                                 | <b>Inefficiencies:</b> Limited financial reporting, no quarterly reporting, and program support unavailable.     | <b>Shortcomings:</b> Lack of timely financial reporting, missing documents, no quarterly reporting, collateral stacking and distributions over several years. |