



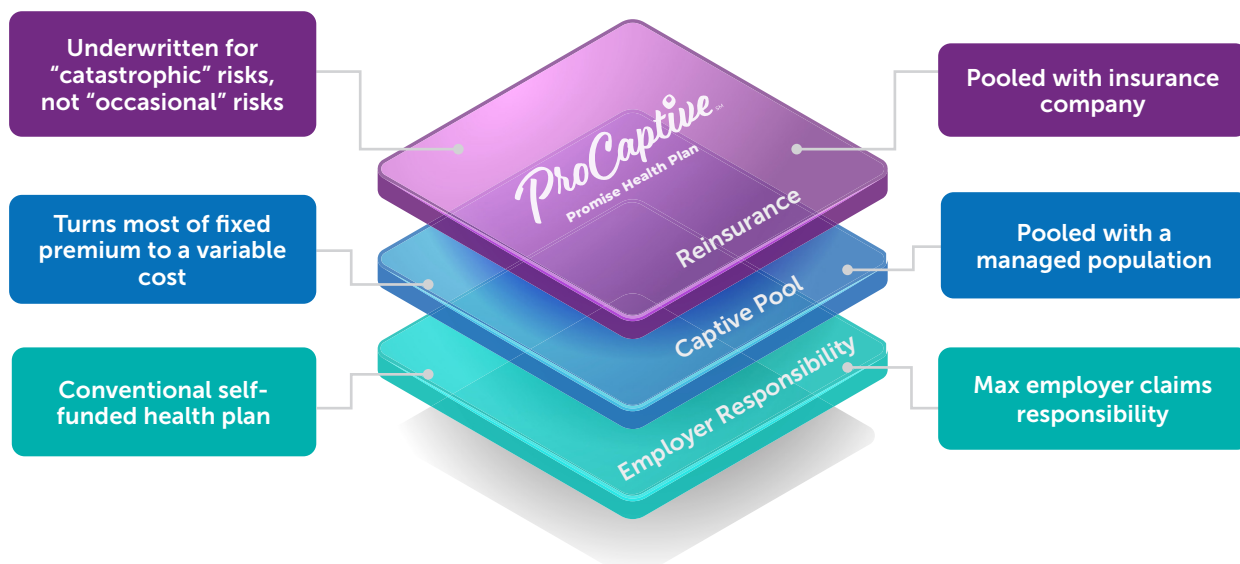
# Moving Health Care Forward with ProCaptive

The cost of providing employee benefits continues to increase, making self-funding with **ProCaptive** an excellent solution for employers. **ProCaptive** is a best-in-class, turnkey captive solution powered by Roundstone Insurance and bolstered by a well-established employer pool. Our clinically integrated captive is a provider-sponsored medical stop-loss captive that brings together innovative cost-containment solutions and a vast network of value-based providers.



## ProCaptive provides:

- **A+ rated reinsurance**
- **95% retention rate**
- **An average 10% surplus distribution**
- **Quarterly updates with employers on how claims are running**
- **More efficient use of premium dollars through captive's stop-loss purchasing power**



### Employer Responsibility

- Each employer has a unique Specific and an annual Aggregate

### Captive Pool

- Funded by a major portion of stop-loss premium + collateral
- Pays claims above the employer's responsibility until the captive reinsurance kicks in
- Renewing employers share in underwriting surplus

### Reinsurance

- Funded by a small portion of stop-loss premium
- Pays claims above the captive pool

## Reach out to us to learn more about ProCaptive:

Roy Pasquarette • 864-434-0230  
roy.pasquarette@promisehealthplan.com

[promisehealthplan.com](http://promisehealthplan.com)

