



**TURNKEY CAPTIVE
INSURANCE PRODUCTS**

- Savings
- Ownership
- Stability

Sunstone Assurance products are exclusively available through Keystone Risk Partners.





➤ Turning Risk **into Profit**

Improve your insurance coverage with more stability, savings, and control

As an insurance broker, you want to help your clients find the best coverage and price. But it isn't always easy. In a traditional insurance scenario, the insurance carrier earns a portion of your client's premiums as profit, plus investment income on the loss reserves. So your client is exposed to the cyclical volatility of the insurance market, and also deprived of the profits enjoyed by the insurance carrier.

A captive insurance product can help organizations be more cost-efficient and self-sufficient when it comes to insurance. The captive is owned by

the insured, so coverage can be customized and pricing can be more stable. And savings can accrue in many ways, including proactive risk and claims management, investment of premiums, and return of underwriting profit. However, the complexity involved in structuring a captive can be a deterrent for your clients.

Sunstone Assurance takes the complexity out of the captive equation with turnkey captive products for a range of insurance needs. Now it's easier than ever for you and your clients to implement a more profitable, less volatile insurance solution.

Top 5 Reasons to Choose a Sunstone Captive Product

1. Removes letter of credit responsibility from business
2. Provides cash flow flexibility
3. Enables funding for uninsured/underinsured exposures
4. Tax-deductible for qualified structures
5. Allows for wealth transfer and estate planning options

Challenge: “I need to unlock the benefits of my large deductible policy.”



Solution: The Sunstone Reimbursement Policy

The Sunstone Reimbursement Policy enhances your client's existing large deductible policy. While a large deductible policy can lower premiums, it ultimately only defers your client's financial challenges to future budget cycles. The Sunstone Reimbursement Policy brings a highly efficient funding component to your program by using premium payments to reimburse claims and post letters of credit while providing tax benefits to those eligible. What's more, your client earns investment income on the loss reserves—instead of the insurance carrier.

- Doesn't disrupt existing large deductible policy
- Provides funding for large claims
- Satisfies security requirements—no letters of credit needed
- Returns unused premiums to insured party or beneficiary

Challenge: “My traditional insurance carrier isn't flexible enough.”



Solution: The Sunstone Parallel Program

This product is best for businesses that are paying more than one million for guaranteed cost coverage or are unhappy with their current loss sensitive program. Under the Sunstone Parallel Program, Keystone integrates an exclusive large deductible arrangement with the Sunstone

Reimbursement Policy. The result is a seamless insurance structure with Sunstone receiving premiums, paying claim obligations, and satisfying all collateral requirements.

- Keystone secures A-rated exclusive front policies
- Premiums are based on insured's own loss experience
- Provides flexible coverage terms and installment plans
- Offers access to profits usually retained by insurance carrier

Challenge: “My coverage options are scarce or price-prohibitive.”



Solution: The Sunstone Direct Policy

If primary coverage is unavailable or price-prohibitive, it can keep your clients up at night. The Sunstone Direct Policy offers self-funded coverage, claims reimbursement, and peace of mind. Profits under this policy can be returned to your client at the end of the year or rolled to the next policy year. In this way, your client can build assets, take advantage of significant tax and estate planning opportunities, and plan for losses that would otherwise present an untenable financial burden.

- Provides a way to fund for uninsured or underinsured exposures
- Allows for client-specific manuscript policy forms
- Significant cash flow flexibility
- Offers opportunities for tax and estate planning

Comparing **Your Options**

Traditional Insurance Products	Sunstone Assurance Products
Allow for transfer of risk, often at a high cost	Allow client to assume predictable, low volatility risk
Premiums based on class rating	Premiums based on individual performance
Subject you to high volatility of marketplace	Create stability conducive to long-term budgeting
Profit margins built into the premiums	Lower cost of premiums, profit margins not applicable
Carrier keeps the investment income on loss reserves	Client keeps the investment income on loss reserves

About Sunstone Assurance, LLC

Sunstone Assurance, LLC is a special purpose captive insurance company created by Keystone Risk Partners to provide agents and brokers with alternative risk products. Keystone Risk Partners will not function or be deemed to be functioning as an agent or legal representatives of Sunstone. Sunstone conducts all of its insurance operations within its domicile state, Delaware. No coverage or other commitment sought or offered from Sunstone will be binding or effective until accepted and confirmed in writing by Sunstone within the state of Delaware.

About Keystone Risk Partners

As a recognized leader in design and implementation of captive products for individual corporations, groups, associations and agencies, Keystone Risk Partners knows structuring a captive can be complex. A properly structured captive not only satisfies the risk management needs of the customer, but also balances the multiple jurisdictional tax and business codes that govern captive structures while complying with the statutory and regulatory requirements of the insurance carrier partner. With its vast network of carrier relationships, strong carrier partnerships, and extensive captive experience, Keystone can make the entire process of placing the fronting policy and implementing the captive product seamless to you, your clients and your firm.



One Tower Bridge, Suite 275, Conshohocken, PA 19428

Phone: 610.941.7751 | www.keystonerisk.com

For more **Information**

Contact us today to find out what Sunstone Assurance can do for your clients and brokerage firm.

Call 610-941-7751.