



**EAST  
COAST**  
Underwriters, LLC

**BLUE RIDGE**  
CAPTIVE SOLUTIONS

# ABOUT EAST COAST UNDERWRITERS

East Coast Underwriters, LLC (ECU) is a Managing General Underwriter (MGU) founded in 2001. We are based out of Spartanburg, SC.

We have full authority to operate on behalf of two major Stop Loss carriers:

- Gerber Life Insurance Company
- Pan American Life Insurance Company

ECU is proud to offer traditional and level funded medical stop loss solutions to employer groups of any size (minimum 25 employee lives, state dependent). Our level funded products are low cost, easy to administer, and are great transitional tools for groups moving away from a fully-insured plan.

ECU uses advanced technology to help underwrite, including Artificial Intelligence software. This allows groups to receive a proposal even with little to no claims data.

We strongly encourage employer groups to implement robust cost containment approaches and we reward you for this. ECU offers discounts for specific medical management programs to help better control the risk. Everyone wins when these approaches are implemented properly.

## TODAY WE SERVE:

**\$130M**

STOP LOSS  
PREMIUMS

**350+**

EMPLOYER  
GROUPS

**45K+**

EMPLOYEE  
LIVES

**8**

CAPTIVE CELLS &  
GROWING



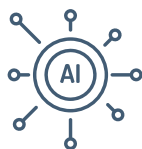
## HEALTHCARE DELIVERED

**The most unique, cost effective captive solution for you exclusively underwritten by ECU. Blue Ridge Captive Solutions (BRCS) enables groups of all sizes to pool their risk, providing a more controlled, predictable, and stabilized environment for your self-funded plan.**

**In 2014, ECU founded BRCS and became a medical stop loss captive manager. ECU takes a risk position on all Stop Loss programs through BRCS. We offer unique leased captive cell programs for our strategic partners to also take risk.**



Pooled Underwriting with like minded Employers to control costs better. Available in 49 states (subject to state regulations on group size). Excludes WA.



Artificial Intelligence (AI) Data Analytics for groups with 25+ Employees Lives. No individual medical questionnaires (IMQs) are required to receive a proposal.



Level Funding is available for participating captive groups, meaning no cash calls and 100% return of unused claims funding.



No New Laser available on all groups (25+ Employee Lives)



Best In Class Networks (Cigna, Aetna, Regional Networks and Direct Contracts) and Medical Management Programs available, including Direct Primary Care & Telemedicine.

