



EAST COAST UNDERWRITERS

providing quality medical stop loss solutions since 2001

East Coast Underwriters (ECU) is a Stop Loss Managing General Underwriter for employers who self-fund their medical benefits. ECU offers Traditional Stop Loss, Level Funding, and Captive Solutions to producers across the country, promoting best practices in cost containment for groups small and large.

ECU underwrites on behalf of Pan-American Life Insurance and Gerber Life Insurance (both "A" rated by A.M. Best).

Level Funding

EZ FUNDING

- Level funded specific and aggregate product
- 25+ lives
- TLO must be elected at beginning of contract year
- \$1.50 PEPM

EZ AGG™

- Level funded aggregate only product
- For groups with 25-200 lives
- Lower aggregate corridor = lower max costs
- TLO option can be elected anytime during the contract year
- 12/12 Plus™ - a unique contract option to help transition a group to a 24/12 at renewal
- No lasers

LEVEL FUNDING FEATURES

- Level fund aggregate factors on monthly basis.
- Claims are paid out of an aggregate claims fund.
- If the year-to-date attachment point is reached or exceeded, ECU will provide mid-month relief and pay all claims in excess of the attachment point.
- Group keeps 100% of all unused claims funding.



INDUSTRY BEST PRACTICES CAPTIVE

- Pools employer risk together in a protective cell to help control cost and volatility.
- All groups must implement a wellness program to participate.
- No risk or collateral required to participate.
- All groups receive a discount off of the specific rates and aggregate factors first year in the captive cell.
- ECU will share a portion of its profits back to the captive cell if profitable.

LEASE A CAPTIVE CELL

- Create and design a custom captive cell.
- Variety of risk positions available.
- Ideal for producer with several groups (1,000+ lives total) looking for a solution to stabilize costs.

*Your Guide to Safety
in a Sea of Unknown Risk*