



MEDICAL CAPTIVE UNDERWRITERS

Transparency Guaranty

Medical Captive Underwriters LLC (MCU) guarantees Transparency regarding all sources of revenue earned. Our sole revenue is derived from the insurance carriers for program management effective January 1, 2015, when the first employers enrolled in ClearCaptive.

Under the principle of the rising tide floats all boats, MCU regularly recommends vendors for risk mitigation and cost reduction. The solutions are provided to the agent for our ultimate clients, employers enrolled in our stop-loss group captive program, ClearCaptive. Whether to engage with a risk management vendor, or not, is at the discretion of the member company.

MCU accepts no revenue for recommending vendors we know provide real cost savings. Since 2015, our efforts combined for real, measurable savings in the millions of dollars. Some of the areas we influenced include specialty pharmacy, organ transplant and scheduled surgery.

MCU insurance programs annually lower enrolled employers medical spend and medical inflation. Adding fee revenue for MCU to any vendor could increase the cost of the solution, possibly outweighing the perceived benefits. Accepting vendor revenue runs counter to our pledge of providing the lowest overall cost to enrolled employers.

MCU's commitment to Transparency began in the planning completed prior to our launch in 2015. Transparency is our standard approach. We will maintain our commitment to Transparency remains in force until I am not the majority owner, and will provide this pledge under penalty of perjury to you and your clients in writing. MCU will live solely on a single revenue generated for stop-loss placement, marketing and program management.



Donald McCully
President and CEO
Medical Captive Underwriters LLC
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