



AmTrust Claims Advantage



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AmTrust Financial Services

AmTrust Financial Services is a niche specialty property and casualty insurance company with nearly 6,000 employees worldwide. We have grown to become an industry-leading insurance provider, focusing on insurance solutions including Workers' Compensation, Businessowners Policy (BOP), Package and Employment Practices Liability Insurance (EPLI). We are a top warranty writer in the United States and help international businesses manage a number of risks such as Medical Malpractice, Professional Indemnity, Property, Legal and Health. **AmTrust currently has a Financial Strength Rating of "A-" (Excellent) with a Stable outlook and a Financial Size of "XV" by AM Best.**



AmTrust Claims: Right Claim. Right Touch. Right Time.

The claims department's structure, capabilities and scale enables efficiency and improved outcomes with an experienced, innovative team well-positioned to service continued growth.

AmTrust prides itself on handling claims accurately and efficiently. Our experienced staff understands that a timely claims conclusion is important for all parties involved. Our claims philosophy is rooted in our overarching commitment to providing our policyholders high-quality service. Should an accident, injury or act of nature result in a claim, you want a trusted partner to guide you through the process, and to deliver an optimal outcome to get your employees and company back on track.

Top 5 Reasons to Work With AmTrust

- AmTrust is a global provider in the commercial P&C market and the 3rd largest workers' comp provider in the U.S.
- Superior claims management team
- AmTrust Online - 24/7/365 access to claims and policy information, and allows you to submit 200+ Bind Online eligible business classes right at your fingertips
- Broad, multi-line product portfolio with affordable pricing
- Flexible payment options for your clients - Easy Pay, AutoPay, Pay-As-You-Owe®(PAYO®) and more

Our Mission & Values

Our mission has remained the same since the beginning: To deliver outstanding insurance and risk solutions to our clients and partners around the world through innovation, niche expertise, and unparalleled service.

Excellence

We set high standards in all areas of our performance. We deliver outstanding solutions, products and services to our agents, brokers, partners, customers, and communities. Our actions drive financial strength and stability.

Innovation

We are nimble, responsive, service-oriented, and entrepreneurial. We leverage technology to create value for our agents, brokers, partners, customers, employees and stockholders. We challenge traditional solutions and create new approaches.

Integrity

We act honestly, fairly and with high ethical standards. We question actions inconsistent with our values. We are trusted by our colleagues, customers and partners. We honor our promises and obligations.

Responsibility

We are dependable and our agents, brokers, partners, customers, colleagues, and communities can count on us. We do what we say we will do. We take responsibility for our actions and those of our team.

Inclusion

We embrace and value diverse individuals, opinions, cultures, and abilities, and actively seek them out. We respect all people and appreciate our differences. Simply put, we treat others the way we would like to be treated.

Teamwork

We are one global AmTrust team. Building relationships and collaborating help us achieve success. We welcome spirited discussion. We know we will achieve more together than as individuals.



Workers' Compensation

AmTrust is one of the nation's largest writers of Workers' Compensation insurance across multiple industries.

Our specialized coverage is supported by tools and resources to help prevent and minimize the impact of employee injuries.

Experienced Leadership Team

Accomplished leadership team managing seasoned claims professionals, combining extensive industry experience with technical expertise to deliver effective resolutions

Broad Geographic Footprint

Diverse footprint of claims professionals with jurisdictional expertise and proximity to our customers

Specialization

Expertise in managing Major Losses, Recovery, Fraud Detection and Mitigation, Litigation Management and Clinical

Managed Care

Collaboration between claims professionals, nurses, pharmacists and more enable strong data-driven claim management to achieve the best outcomes.

Data & Analytics

Access to a broad array of resources including treatment guidelines, preferred networks and predictive models for reserve accuracy and nurse intervention



Workers' Compensation Major Loss Claims



Our Major Loss team focuses on driving better outcomes for severely injured employees, ensuring that they have the best care upfront.

The right level of care from the onset of a claim leads to a better outcome for the injured employee and ultimately lowers severity and costs.



Major Loss Claims **Team Advantage**

- Provides specialization to severe, catastrophic, complex and high exposure claims
- Promotes increased focus and higher level of technical claim management.
- Creates a collaborative handling and partnership with management, medical and legal resources, and investigative partners via roundtable reviews
- Tailors creative plans to the immediate and specific needs of each claim
- Dedicated catastrophic nurses
- Executes and accelerates proactive and aggressive strategies to drive recovery and resolution
- Delivers improved outcomes for injured workers and our insureds

Managed Care



Outcome-focused holistic medical management focusing on the collaboration between claims professionals and medical case managers drive optimal outcomes.

What the Managed Care Team Does:

- Partners with claims professionals to drive optimal claim outcomes for our employers, injured employees and agents
- Delivers exceptional service using medical expertise, technology and advanced analytics
- Provides empathetic and holistic injured employee-centered support to ensure individualized, appropriate treatment and a safe return to work
- Strives for industry leading results built on integrity, strong collaboration, communication and partnership

Internal Clinical Resources

- Telephonic Nurse Case Management
- Major Loss Case Management
- In-House Utilization Review
- Medical Director Program
- Early Return to Work Specialists
- Pharmacy Management

Medical Cost Containment

- AmCares® Nurse Triage
- Medical Bill Review
- Network Optimization
- Ancillary Benefit Management

Data/Analytics

- Predictive Nurse Assignment Model
- Medical Dashboards
- Provider Analytics

AmTrust Advantage

- AmCares® Nurse triage available
- > 150 internal nurses aligned with claims professionals for strong claims collaboration
- Predictive nurse assignment model identifies claims for early intervention as early as three days from date of injury
- 83% of medical treatment occurs in network
- Medical bill review saves on average 67 cents for every \$1.00 billed
- 85% pharmacy network penetration
- In-house pharmacy expertise delivers best-in-class pricing, formulary and drug utilization
- 70% of injured employees treat with top rated providers

Predictive Nurse Assignment Model

We look ahead at the population of new claims and compare the predictive claim attributes to assign a nurse.

Based on certain claim criteria, our predictive nurse assignment model identifies claims that are likely to require medical management, allowing for intervention as early as three days from date of injury.



AmCares claims medical management process.

- Service includes triage, First Notice of Loss, a follow up call for self-care and point of care report for the carrier and employer
- The nurse educates the employee on self-care treatment or if needed, directs the employee to the most appropriate level of care
- An AmCares Injury Report is sent to the predesignated contacts and AmTrust for First Notice of Loss (if medical care is rendered)
- Claims resulting in the filing of a First Notice of Loss with AmTrust will incur a medical charge
- One phone call addresses nurse triage and claims reporting
- Return to work specialists also available prior to claim to support insureds to develop transitional job descriptions

AmCares Advantages

The focus of AmCares® is to get injured employees to the right level of care as soon as possible.

Policyholders using AmCares generally see an increase in injured employee satisfaction and network utilization, and they may see a reduction in:

- Medical costs
- Lost time from work
- Unnecessary emergency room visits
- Lag time

AmCares® Outcomes

40% of all triage calls result in self-care and claim avoidance

87% of all injured workers are redirected from the emergency room to urgent care

A Robust Return to Work Program



AmTrust Approach

- AmTrust claims professionals work collaboratively with the injured employee, employer and medical providers from the onset of a lost time claim.
- An AmTrust nurse case manager will work with the treating physician with a focus on what the injured employee is capable of doing
- The claims professional and nurse case manager will then work in partnership with all parties to address any barriers that might exist to a successful return to work
- AmTrust has established a transitional duty job bank of over 100+ detailed job descriptions that can be shared with our insureds
- Dedicated early return to work specialists provide additional transitional job coordination
- Not-for-profit and work-from-home programs are available if unable to accommodate modified duty on job site

Did You Know?

Employers with effective return to work programs can reduce average disability duration by almost 20%, which can impact experience modification rates.

AmTrust temporary disability duration is

22% lower

than the industry average*

* AmTrust compared to a respected industry benchmark

Return to Work Program Advantages

- Promotes quicker recovery
- Lowers medical & insurance costs
- Reduces indemnity payments
- Quicker claim resolution
- Less attorney representation
- Improved employee morale
- Decreased turnover
- Higher workplace productivity
- Increases workplace safety

Liability Claims

Liability Claims is organized to provide product subject matter expertise as well as dedication to various distribution and market channels.

Experienced Leadership Team

Accomplished leadership team managing seasoned claims professionals, combining extensive industry experience with technical expertise to deliver effective resolutions.

Dedicated Severity Management Team

Provides specialization to severe, catastrophic, complex and high exposure claims.

Broad Geographic Footprint

Our Diverse footprint of claims professionals with line of business expertise allows us to scale and handle growth.

Support Resources

Heavy investments in Learning and Development, Data and Analytics, Shared Services, Strategic Partnerships, Managed Care.

Specialization Verticals by Industry and Line of Business

- General Liability – Property Damage
- General Liability – Bodily Injury
- Commercial Auto
- ADP - Auto Physical Damage/Total Loss/Personal Injury Protection
- Trucking Liability
- Professional Liability
- Construction Defect

Data Driven Performance

- Ongoing and continuous improvement through analytical insights embedded into our business practices
- Dedicated Reporting and Analytics team for the development of technology driven management systems
- Predictive Tools



Complex Liability Claim



What Type of Claim is Handled in the Complex Liability Claim

- Fatalities
- Paralysis/Spinal Cord Injuries
- Amputation of major limb
- Violent Crime/Rape/Molestation (mental or physical)
- Brain Injury
- Serious Burns (Third-degree or involving 50% of the body)
- Crush Injury to Major Limb
- Blindness or Severe Eye Injury

Complex Liability Claim Advantages

- Promotes increased focus and higher level of technical claim management.
- Collaborative handling and partnership with management, legal resources, and investigative partners.
- Tailors creative plans to the immediate and specific needs of each claim.
- Execution of accelerated, proactive and aggressive strategies to drive recovery and resolution.



Property Claims



We get your customers back in business.

Whether repairing a roof, rebuilding from a fire or replacing stolen goods, we are there so your customers can maintain their businesses.

Experienced Property Claims Professionals

The Property Claims team offers high-quality handling by aligning appropriate expertise at the onset of a new claim and by engaging strategic partner services. We provide end-to-end claims handling for our customers' peace of mind.

We manage all types of first-party property claims, including:

- Weather-related
- Fire
- Theft & Vandalism
- Water Damage
- Catastrophes

Related to the coverage provided for:

- Building
- Contents
- Business Interruption
- Inland Marine
- Employee Dishonesty

A Better Way to Serve Customers

- Accurate & timely damage appraisal
- Full CAT management with dedicated claims professionals & single point of contact
- Optimized expertise by geography & severity
- Strategic & collaborative claims approach
- Data-driven & technology-based claim management





Dedicated **Cyber Claims** Team

All businesses have cyber risk; AmTrustCyber is here to help. Our dedicated cyber claims team is staffed with former practicing privacy lawyers and cybersecurity experts who are available to help you through a difficult and stressful time. Our claims team can be reached 24/7/365 by contacting our cyber claims hotline: (877) 207.1047.

Coverage Expertise

Our dedicated cyber claims team is experienced in handling any type of cyber event. From ransomware negotiations to business interruption, AmTrustCyber is here to get your business back online faster. See below our superior coverage form capabilities:

Coverage for the Insured's Direct Loss (First-Party Loss)

Ransom Payments – to respond to cyber extortion demands and ransomware attacks.

Data & System Recovery – to restore your systems, data and software.

Business Interruption – to recover from a cyber-related interruption at your business or at your vendor or supplier's business.

Reputational Harm – to cover income loss incurred due to a cyber event becoming public and hurting the company's reputation.

Cyber Event Response Firms – including Legal, Computer Forensics, Notification, and Credit Monitoring.

Cyber Deception – coverage for impersonation that results in financial fraud, phishing, or utility expenses.

Cryptojacking – to recover from a bad actor using your computer's power and resources to mine for digital currency, which can interrupt your own operations, increase electricity bills, and shorten the life of your computers.

Coverage for Claims Brought Against the Insured (Third-Party Liability)

Privacy and Network Liability – Defense against claims filed against your business because of a cyber event.

Regulatory Fines – Fines and penalties imposed by a governmental agency resulting from a cyber event or violation of privacy regulations.

Payment Card Penalties – For companies that take credit card payments, there is coverage for forensic investigation costs, fines, penalties, and assessments that businesses owe to the credit card companies because of a cyber event on their systems.

Media Liability – Defense against claims alleging improper material on your company's website or in print media, such as copyright infringement.

Special Investigation Unit (SIU)/Fraud



AmTrust's Special Investigation Unit (SIU) is dedicated to fighting fraud. By utilizing our experience and tools, we minimize exposure on suspicious claims and help keep costs down for all policyholders.

Insurance fraud accounts for at least \$308.6 billion every year paid by American consumers. According to the Coalition Against Insurance Fraud, fraud occurs in approximately 10% of all claims. Fraud comes in many forms and across all lines of business. While some fraud may be obvious and blatant, fraud also occurs on legitimate claims and is opportunistic in nature.

In an effort to improve the detection of suspicious claims and improve the quality of investigations produced, AmTrust expanded SIU to include:

- Staff of highly trained investigators to handle complex investigations
- Experienced triage team to evaluate and assign incoming referrals
- Case Management System to streamline the investigative process and provide reliable reporting metrics
- Predictive Analytics Model to help identify potential suspicious claims based on historical SIU data
- Database of proven fraudsters to compare against all new claims
- Link Analysis Program to identify fraud ring activity
- Referral guidelines for suspicious claims in each line of business

Detecting and preventing insurance fraud is everyone's responsibility. Partnering with our insureds and claims staff makes a difference in minimizing insurance fraud while also keeping costs and premiums reasonable for all policyholders.

Subrogation



AmTrust's Subrogation & Recovery Claims unit is responsible for recovering funds paid on claims where a negligent third-party caused an insurance loss.

The unit is comprised of teams of claims professionals, divided by line of business, who are responsible for investigating and pursuing subrogation on Workers' Compensation, Auto and Property and various other claims. This specialization by line of business means we have the most knowledgeable employees working diligently to investigate and secure a recovery. Our First Notice of Loss Referral allows our specialists to immediately jump in and investigate a potential third-party claim at the claim's onset, allowing us to move quickly to secure evidence. This, in turn, sets us up for a faster recovery and closure of our subrogation claim.

AmTrust **Advantage**

- Subrogation specialists by line of business
- Multichannel referral process and claim assignments
- Subrogation investigations incentivize safer work environments for employees
- Collaboration between line of business adjuster and subrogation specialist

How Subrogation Positively Impact Your Clients

AmTrust proactively pursues subrogation with the goal of helping the insured return to normal operations efficiently, allowing them to focus on the daily demands of their business. Successful subrogation can transform an otherwise uncompensated loss into a recovery, alleviating the impact on the insured's loss history. Ultimately, our dedicated subrogation team works diligently to preserve the insured's best interest, ensuring they are not unjustly penalized for a loss they did not cause, while holding the liable party accountable.

Subrogation Efforts Produce Superior Loss Recoveries And Improve Customer Satisfaction By Lowering Loss Ratios.

AmTrust's strong approach to achieving the Highest Ultimate Recovery on all claims ensures our premiums are competitive, and that the deductibles are recovered from responsible parties to provide the best customer experience possible.

Litigation Department / Staff Counsel



At AmTrust, our litigation philosophy drives best-in-class results by ensuring that our skilled claims professionals are partnered with the top-performing attorneys in every jurisdiction and line of business.

Our Litigation Department leverages a breadth of dashboards, metrics and objective KPIs to ensure that all legal expense is deployed strategically to efficiently and effectively resolve litigated claims as early as practicable.

AmTrust has a robust Litigation Department that includes:

- A Major Loss Litigation Unit that works alongside the claims team to develop best-in-class strategies on high exposure and complex matters
- A Counsel Management Unit that oversees all litigation handled by retained counsel
- An experienced audit team to ensure best practices are exhibited in the handling of each matter
- A growing, world-class **Staff Counsel** operation that currently handles:
 - Auto and General Liability matters in California, New Jersey and New York
 - Workers' Compensation matters in California, Florida, Georgia, Pennsylvania, New Jersey and New York



Client Experience Management Services



AmTrust's Client Experience Team provides prospective and existing agents and insureds with a single point of contact and accountability for all service-related needs and value-added support throughout their tenure of coverage with AmTrust.

Proactive Services

We take a proactive consultative service approach to align AmTrust resources and expertise to deliver a market-differentiating client experience.

We ensure that the customer journey is smooth; resolving service needs and improving policy holder experiences.

Which Customers Do The Client Experience Team Work With?

Typically, we engage Client Experience Managers or Specialists for agents with \$1M or greater in AmTrust premium and for accounts that are over \$200k in premium, on an all-lines basis.

Who Is On The Client Experience Team? Where Are They Located?

Client Experience Managers have on average 15 years claim handling experience and our Client Experience Specialists have on average 10 years experience in the industry. Our Client Experience teams are located across the country within our regional claims offices. This enables us to provide you with excellent service using the Client Experience team closest to you.

How Do I Obtain Client Experience Services?

Qualifying customers will be contacted after becoming an insured or appointed agent with AmTrust, or you can contact our sales or underwriting team.



What Services Does The Client Experience Team Provide?

Client Experience utilizes claim data and analytics to provide proactive actionable insights to agents and insureds.

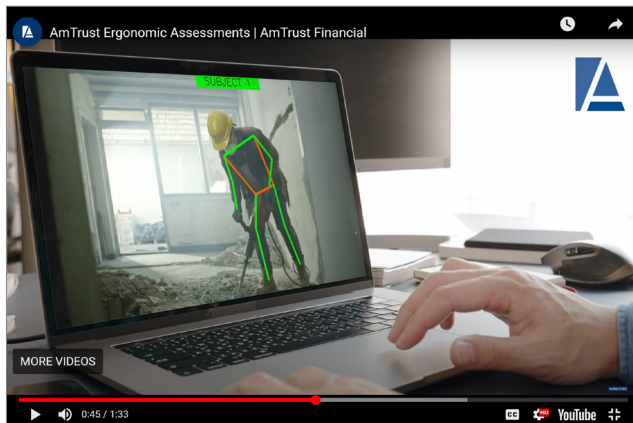
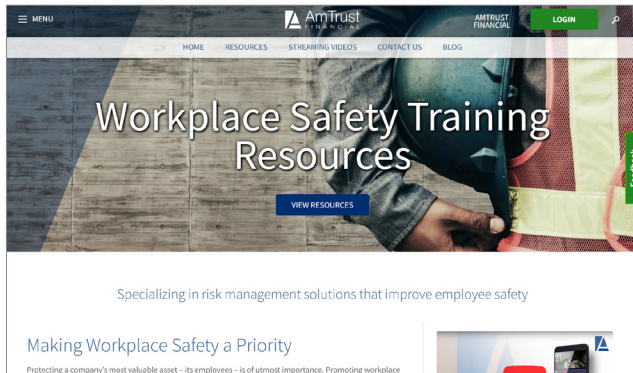
Account Management Services Include:

- Prospect calls to understand a potential client's business and maximize AmTrust capabilities for them.
- Introductory onboarding meeting to ensure smooth transition to AmTrust
- Ongoing coordination with underwriting, claims & loss control
- Client portal registration and training
- Significant loss communication
- Bi-Annual Service Reviews
- Mid-Term Service Review & Report
- Claim Reviews
- Support for Billing and Payments including PAYO and Easy Pay
- Assistance with Audit Inquiries
- Customized services as qualified

Risk Control & Safety Resources



AmTrust's Risk Control Team makes it a priority to partner with our policyholders to support the health and safety of your business.



Risk Control Capabilities:

- In-depth Risk Assessment – Onsite or virtual walk-throughs with AmTrust risk control professionals to evaluate the safety of your premises/worksites.
- Virtual Ergonomic Assessments - Access to technology that allows risk control professionals to measure ergonomic risk and provide recommendations to reduce risk and improve operations simply from a smart phone video.
- Expert Training - Free on-demand video training for your company including leader training guides, quizzes, and certificates of completion.
- Online Reference Center - Extensive collection of safety and risk management resources segmented by industry and hazard.
- Learning Management System (LMS)- Assign safety training courses to employees with ease using this robust, user-centric learning management system.
- Loss Analysis - Online tool for a review of trends specific to your losses.
- Knowledge Center Risk Advisors – AmTrust risk control professionals available by phone or email for you as a resource to ask questions or seek assistance.
- Client Experience managed accounts have designated risk control professionals that partner with an insured to strategize and design a customized safety plan, provide on-site visits, personalized training, loss analysis and customized webinars.

Risk Control Strategic Partnerships



AmTrust Client Portals



By logging in to AmTrust *Online*, the policy information portal at our website, www.amtrustfinancial.com, you can access a wide variety of useful account information, including real-time claims information and billing details.

Specific to claims, policyholders can register and use AmTrust Online to:

- Access claims or loss runs
- View recent claims activity
- Report a Workers' Compensation claim with immediate claim number assignment
- Check the status of a claim

Insureds can also access posters, claim kits and our medical provider network on our Talispoint website.

