

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, BOP, Package and 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

Seasoned professionals guiding teams with many years of industry expertise

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 adjusters, 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

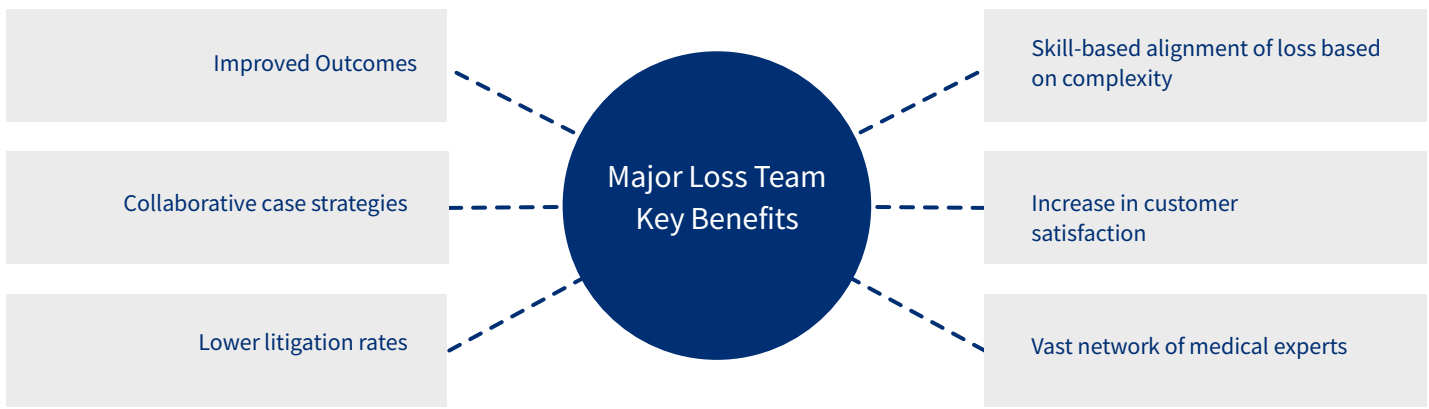


Workers' Compensation Major Loss Claims



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 by maintaining a lower caseload.
- 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 adjusters and medical case managers drive optimal outcomes.

What the Managed Care Team Does:

- Partners with adjusters 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
- > 100 internal nurses aligned with adjusters for strong claims collaboration
- Predictive nurse assignment model identifies claims for early intervention as early as three days from date of injury
- 81% of medical treatment occurs in network
- Medical bill review saves on average 67 cents for every \$1.00 billed
- 91% 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 don't wait for something to go wrong to put a nurse on a file. 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

Benefits of Using AmCares®

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

Benefits of a Return to Work Program

- 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

North America Auto & General Liability Claims

North America Auto & General Liability Claims is comprised of six distinct units: High Impact Unit, Core Liability, Trucking, APD, PIP, and Subrogation/Recovery. Each unit has a specific claim type focus with the intent of driving each case to a successful conclusion.

Experienced Leadership Team

Seasoned professionals guiding teams with many years of industry experience.

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 LOB

- General Liability – Property Damage
- General Liability – Bodily Injury
- Commercial Auto
- APD/Total Loss/Personal Injury Protection
- Trucking

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



North America Auto & General Liability Claims High Impact Unit



What Type of Claim is Handled in the High Impact Unit?

- 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

High Impact Unit Key Benefits

- Reduced Pending
- Improved Reserving Speed And Accuracy
- Improved Claim Outcomes
- Increase In Recovery Dollars
- Increase In Customer Satisfaction

High Impact Unit Advantage

- Provides specialization to severe, catastrophic, complex and high exposure claims.
- Reduced caseloads and claim volume promote increased focus and a higher level of technical handling and claim management.
- Collaborative handling and partnership with management, legal resources, and investigative partners.
- Creative plans tailored to the immediate and specific needs of each claim.
- Execution of accelerated, proactive and aggressive strategies to drive recovery and resolution.



Specialty Liability



Specialty liability claims offer our insureds niche expertise and unparalleled service to support a wide range of standard and specialty insurance products.

Just as our products are customized to meet our insureds' unique challenges, our claims team is built to respond to claims coming from more complex risks where experience and judgment are critical to success.

Specialization

- Excess & Surplus General Liability
- Management Liability
- Professional Services Errors & Omissions
- Product Liability
- Excess & Surplus Complex Liability
- General Liability Property Damage

Experience & Expertise: Specialized claims teams with broad industry knowledge and expertise in niche coverages, comprehensive investigations, collaborative litigation management, attentive risk management, and proactive claim resolution tailored to small businesses.

Focus & Approach

- Customer care culture
- Proactive & collaborative handling
- Strong coverage acumen
- Deep subject matter expertise
- High-quality litigation management skills
- National geographic footprint
- Use of data & analytics to improve outcomes
- Highly specialized network of defense attorneys and experts



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 adjusters & single point of contact
- Optimized expertise by geography & severity
- Strategic & collaborative claims approach
- Data-driven & technology-based claim management



Cyber



High Impact Unit Key Benefits

Businesses of all sizes have cyber risk. A cyber-attack can put a company out of business. AmTrust offers protection to insureds.

AmTrustCyber is available nationwide as a stand-alone policy or alongside any other AmTrust product. Almost any type of business is eligible for our cyber coverage.

Superior Coverage

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

- **Ransom Payments:** Expenses or payments to respond to a cyber extortion demand or ransomware attack.
- **Data & System Recovery:** Costs to restore the computer system to the same level of functionality that existed prior to a cyber event and to restore, retrieve, repair, or reinstall electronic data or software damaged from a cyber event.
- **Business Interruption:** Income loss and expenses incurred during the interruption or slowdown of operations caused by a cyber event at your business.
- **Business Interruption from Suppliers:** Income loss and expenses suffered by the company due to a vendor or supplier experiencing a cyber event of their own.
- **Reputational Harm:** Income loss incurred due to a cyber event becoming public and hurting the company's reputation.
- **Cyber Incident Response:** Expenses to respond to a cyber event, including:
 - Legal Services
 - Computer Forensic Services
 - Notification of affected individuals and credit monitoring
 - Public relations
- **Cyber Deception:** Financial fraud, phishing attack loss, and telecommunications fraud loss sustained because of a social engineering event or impersonation attempt.
- **Cryptojacking:** Malicious software that uses the computer's power and resources to mine for digital currency – this can interrupt your own operations, lead to huge electricity bills and other devices

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

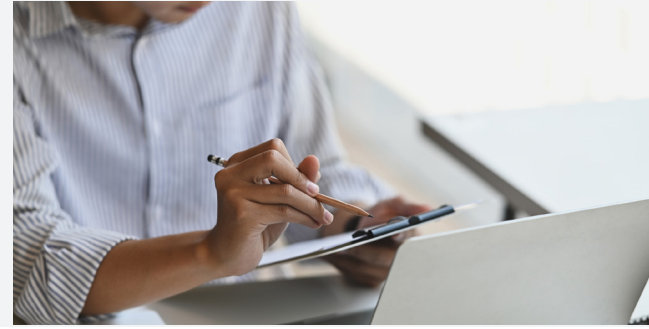
- **Privacy and Network Liability:** Defense against claims filed against your business because of a cyber event.
- **Regulatory Fines:** Fines and penalties imposed by a governmental agency resulting from a cyber event or violation of privacy regulations.
- **Payment Card Penalties:** For companies 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.

Simple **Online** Quoting Process

- Quoting and binding cyber has never been easier with AmTrust Online.
- Agents can bind up to \$1M limit in minutes
- Larger insureds (with annual revenues in excess of \$25M) or those seeking limits in excess of \$1M will be referred to an underwriter

Our cyber response team is staffed with former practicing privacy lawyers and cybersecurity experts who are available 24/7/365 to handle your incidents.

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.

AmTrust Customer Services



Claims Account Management

AmTrust provides a team of claims account managers who ensure that our qualifying agents and insureds receive a visible, collaborative and overall excellent claims customer service experience.

CAM serves as a continuous single point of contact for claims inquiries and assistance.

CAM services may include:

- Coordination of Special Claims Handling Instructions
- Claim reviews
- Introductory meeting with insured and agent to explain claims capabilities and answer FAQs
- Collaboration on complex claims matters between Underwriting, Claims, Loss Control and customers
- Communication around significant losses resulting in large reserve changes
- Annual renewal report including key claims metrics
- Client portal registration and training

How do I obtain Claims Account Management services?

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

Blue Line

Blue Line is a service model dedicated to resolving issues and focusing on your agency's needs.

- Providing a higher level of service and support, our Blue Line Managers are invaluable resources who:
- Operate regionally and are assigned to qualifying agencies
- Work alongside AmTrust's Sales and Underwriting Teams
- Serve as single point of contact for policy related matters
- Are service-oriented, pledging prompt responses to emails and phone calls ensuring timely resolution to issue
- Teach both agents and clients how to use AmTrust technology to its fullest capabilities, arranging training sessions when needed

EASE - Enhanced Audit Service Experience

AmTrust's premium audit department has created and implemented a new internal auditor program. Our company auditors handle a variety of physical and/or virtual audit services on our larger key accounts.

Our EASE program provides more consistency, relationship strengthening and value-add customer service for our larger Workers' Compensation and General Liability policy holders.

The EASE Program can include:

- Collaboration with underwriting and sales on new accounts
- Quarterly check-ins
- Class code consultation
- One point of contact for audits

Loss Control & Safety Resources



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



Loss Control Capabilities:

- In-depth Risk Assessment - Onsite walk-throughs to evaluate the safety of your premises/worksites or virtual policyholder meeting to perform site inspections and consulting
- Expert Training - Free on-demand video training for your company including quizzes, certificates of completion and leader guides
- Online Reference Center - Extensive collection of safety and risk management resources segmented by industry and hazard
- Loss Analysis - Online tool for a review of trends specific to your losses
- Knowledge Center Risk Advisors - offers a quick resource to ask questions or seek assistance
- Virtual Ergonomic Assessments - Large accounts have access to technology so loss control can measure and automatically track the safety of employees without stopping production

Loss Control Strategic Partnerships



Subrogation



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

The unit is comprised of teams of claims professionals, divided by line of business and region, who are responsible for investigating and pursuing subrogation on Workers' Compensation, Auto and Property claims. This specialization by line of business and region means we have the most knowledgeable employees working diligently to 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 onset, allowing us to secure evidence quicker. This, in turn, sets us up for a faster recovery and claim closure.

AmTrust **Advantage**

- Subrogation specialists by line of business
- Multichannel claim assignments
- Predictive model
- Collaboration between line of business adjuster and subrogation specialist

Subrogation Success Stories

Story #1

An AmTrust insured, the owner of an apartment building in Chicago, IL, had a serious fire loss. The subrogation adjuster completed a thorough investigation and obtained statements from several tenants and witnesses. One of the witnesses confirmed seeing a tenant dragging their burning mattress out of the apartment building. With this information in hand, the subrogation adjuster filed inter-company arbitration against the tenant's insurance carrier. The adverse carrier reached out to the AmTrust adjuster and asked them to withdraw the arbitration demand, as they agreed to pay the claim in full, to include the insured's \$10,000 deductible.

Story #2

An employee of a local restaurant was sent to wash and dry the restaurant's towels at the AmTrust insured's laundromat. The employee left the laundromat before the towels were dry, intending to return the next morning to get them. The towels, which were soaked with cooking oil, spontaneously combusted in the dryer overnight. The insured did not have warning signage about the dangers of washing and drying fabric soiled with cooking oil, although there was a warning on the dryer door of the machine. In addition, the insured's employee failed to follow proper protocol, which was to remove all contents from the dryers prior to closing. However, we believed the local restaurant should have a significant portion of the liability given their knowledge of what was on the towels. Due to the severity of the loss, the claim was assigned to one of AmTrust's most senior subrogation adjusters for handling. They were able to negotiate a 75% recovery with the insurance carrier for the restaurant.

Story #3

An injured employee was involved in a motor vehicle accident while in the course of employment. The employee's attorney failed to file the lawsuit within the statute. Due to experience, the Subrogation Claim Professional recognized and anticipated the failure of the attorney and filed Intercompany Arbitration before the statute had passed. The adverse carrier reached out to our Subrogation Claims Professional and offered to reimburse us \$30,000, which we declined. The case went to Arbitration and due to the evidence submitted, we were successful in obtaining the full policy limits of \$100,000.

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



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.

