



3rd LARGEST ★★★
WC CARRIER
NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

The AmTrust **Difference**

Workers' Compensation



About AmTrust

AmTrust provides insurance protection, warranty programs and risk management expertise to all business sizes, professional and financial services firms, retailers, and manufacturers worldwide.



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AmTrust is a global provider in the commercial P&C market and the third largest Workers' Compensation provider in the U.S.

Our small business product suite continues to expand with Cyber, BOP, Employment Practices Liability Insurance (EPLI), Package, and other core coverages and capabilities, including middle-market and large accounts.

The AmTrust Difference

AmTrust is a partner for the life of your policy. AmTrust provides insurance protection, warranty programs and risk management expertise to all business sizes, professional and financial services firms, retailers, and manufacturers worldwide.



Risk Control

AmTrust’s Risk Control team makes it a priority to partner with our policyholders and provide the right safety resources to support the health and safety of your business. AmTrust’s Risk Control department specializes in loss prevention and risk management solutions that improve employee safety. Identifying and taking the steps to reduce risks can lower employee injuries.



Client Experience

The Client Experience team ensures an elevated account management experience for our large agents and insureds for the life of their policy. Client Experience utilizes claim data and analytics to provide proactive actionable insights. 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.



Claims

Our Workers’ Compensation Claims team of 700+ Claims Professionals incorporates various skillsets and experience with a core focus on ensuring injured workers are getting proper, quality care allowing them return to work safely and quickly. Our adjusters are available to help injured employees understand the entire claim process by offering advice and maintaining communication throughout the process.

Risk Control: Three Pillars

Consultative risk control services enabled by analytics and expertise

Risk Control's 3 pillars: Predict, Prevent and Protect support our proactive consultative approach to help our policyholders effectively identify and manage their hazards. Our internal Strategic Risk Team delivers an elite service model to our largest accounts. We continue to innovate and maximize the latest technologies to better understand risk and provide services and capabilities to our customers.



Predict

Identify likely potential risks

- Proprietary Risk Quality Scoring Methodology
- Loss Trend Analysis
- Utilization of 3rd party data to predict losses
- Predictive Model in Development



Prevent

Mitigate identified risks

- Comprehensive on-site assessments
- Ergonomic Desk Assessments
- AI real time whole body ergonomic assessment
- Thermal Imaging to "see what you can't see"



Protect

Safeguards and training

- Learning Management System
- Workplace Safety and Property training videos and topics
- Live Assistance
- Transportation Telematics
- Strategic Supplier partnerships for risk services and provisions



Strategic Risk Team

Dedicated consultants

- Service-oriented approach
- Provide consultative services to large insureds
- Provide tailored on site and virtual training to insured
- Partner with Client Experience to provide highly personalized service

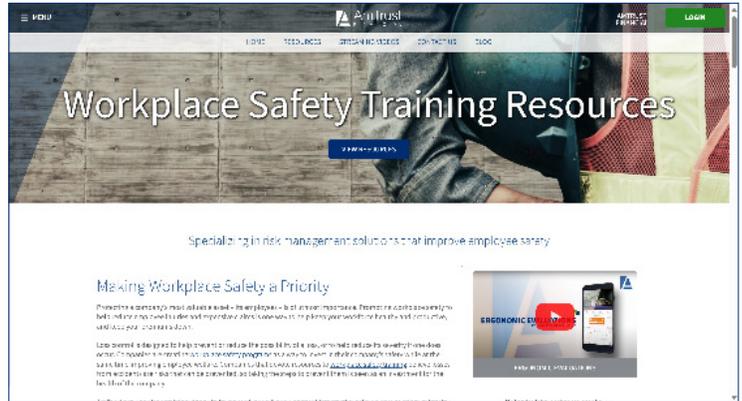
Safety Training: Risk Control Training Resources

Safety starts with knowledge.

AmTrust knows that workplace safety training is key to a proactive approach in minimizing injuries, incidents and controlling costs. AmTrust policyholders can gain free access to risk control training.

Safety Training Resources

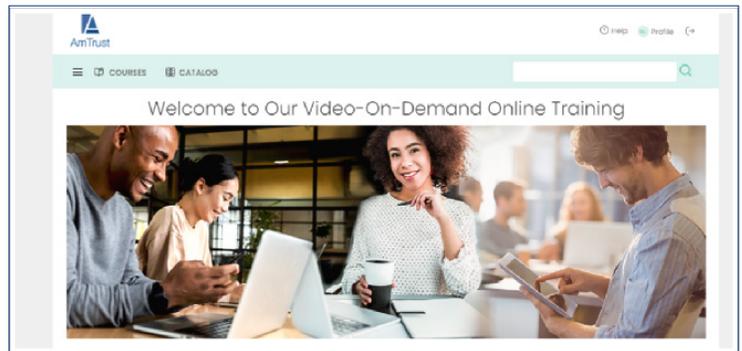
- Workplace Safety Video Training Topics
- Workplace Safety Resource Documents



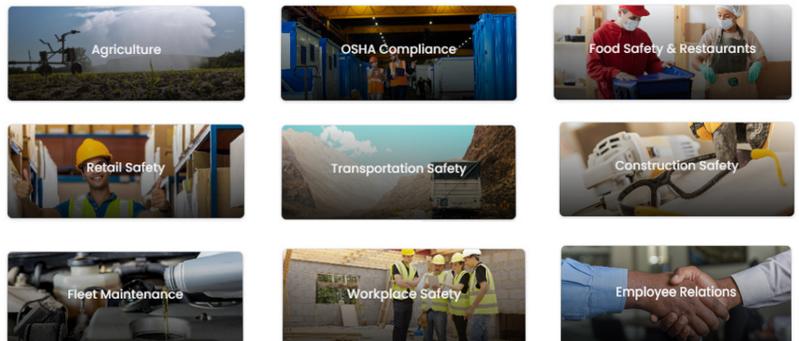
<https://amtrustfinancial.com/loss-control/industry-resources/workers-comp>

Streaming Safety Training

- Safety Training Library with 800+ courses
- Comes with training Guide and Quizzes
- Certificate of Completion
- Industry Specific
- Available in English & Spanish



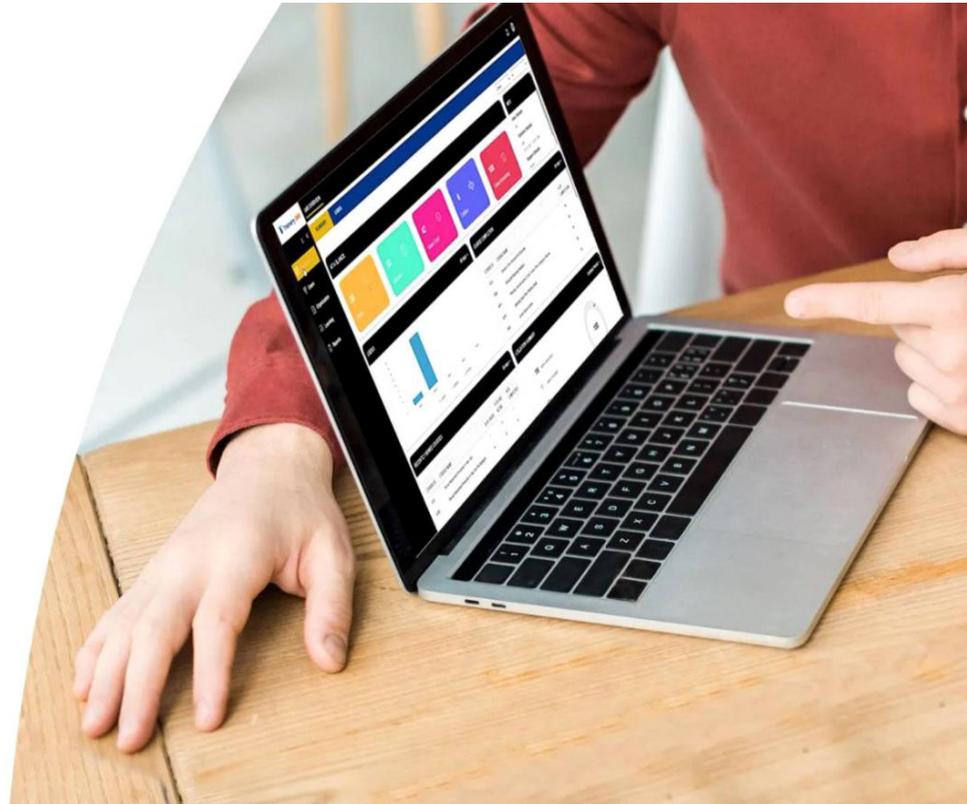
Workplace Safety Video Training Topics



Safety Training: Learning Management Systems (LMS)

A robust, user-centric learning management system focused on worker safety.

Add content, deliver and manage employee training with ease.



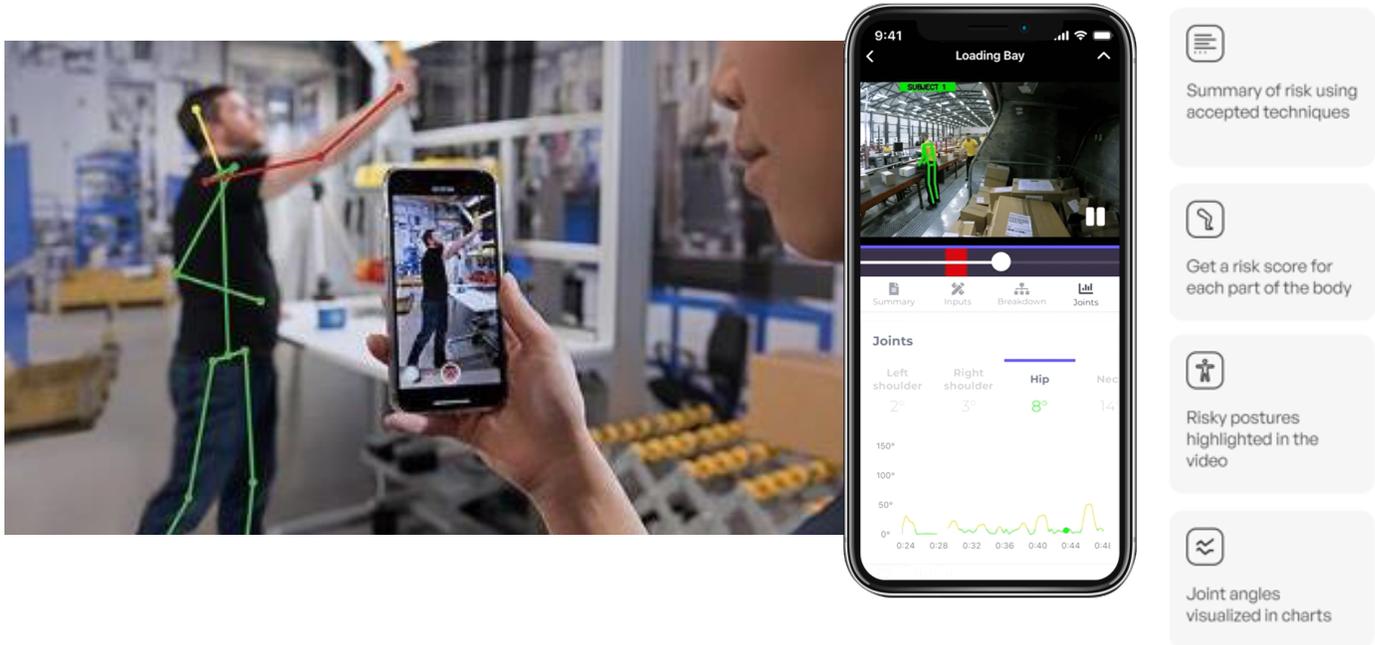
“No more chasing people to complete training or scrambling to report results.”

- Assign learning to specific groups
- Automated reminders, approaching due dates, see completed training and scoring.
- Extensive reports cover learners, views, utilization and courses.

ErgoProtect: Real-Time Ergonomic Assessments Powered by AI

ErgoProtect is AmTrust’s innovative ergonomic evaluation service that combines mobile technology with AI-powered analysis to help reduce workplace injuries—quickly, remotely, and effectively.

Using advanced ergonomic artificial intelligence developed by TuMeke, our Risk Control Consultants can assess job tasks in real time without ever stepping on-site. ErgoProtect breaks down movements by body part—such as the trunk, neck, upper arm, and lower arm—allowing our experts to identify risk factors and recommend both immediate and long-term corrective actions.

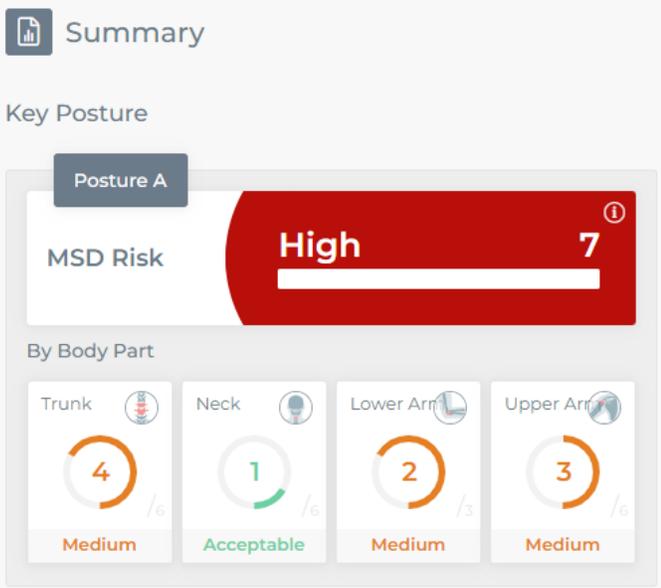


The image illustrates the ErgoProtect application in use. On the left, a worker in a warehouse is shown with a digital skeleton overlay, indicating real-time motion capture. In the center, a person holds a smartphone displaying the app's interface. The app screen shows a video of the worker, a progress bar, and a 'Joints' section with a table of joint angles and a line chart. On the right, a list of features is provided:

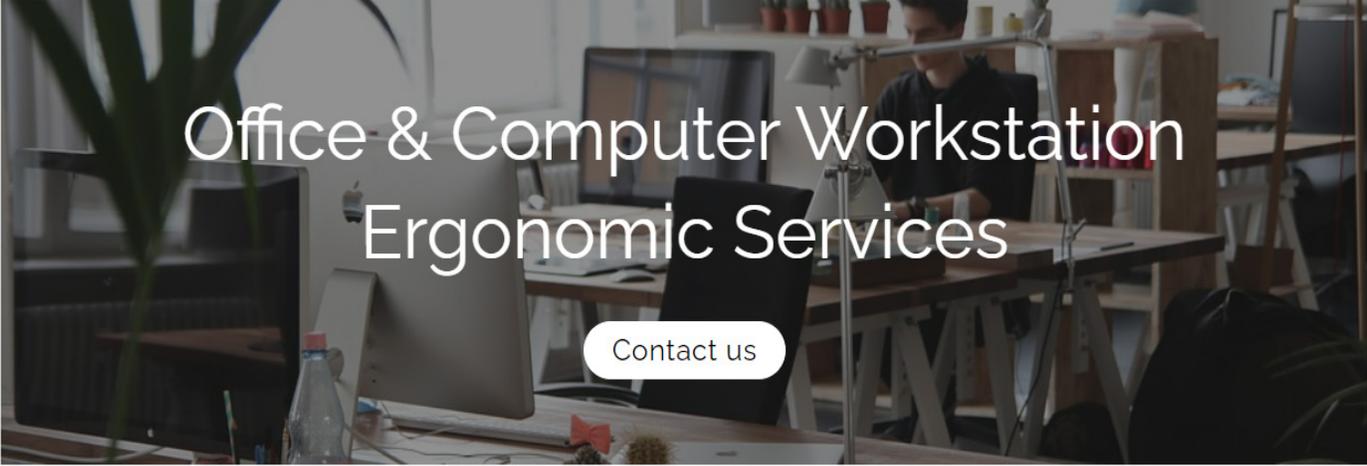
- Summary of risk using accepted techniques
- Get a risk score for each part of the body
- Risky postures highlighted in the video
- Joint angles visualized in charts

Joint	Angle
Left shoulder	2°
Right shoulder	3°
Hip	8°
Neck	14°

Risk Control Capabilities: Ergonomic Evaluations Using AI



Risk Control Capabilities: AmTrust – Desk Ergonomic Assessments

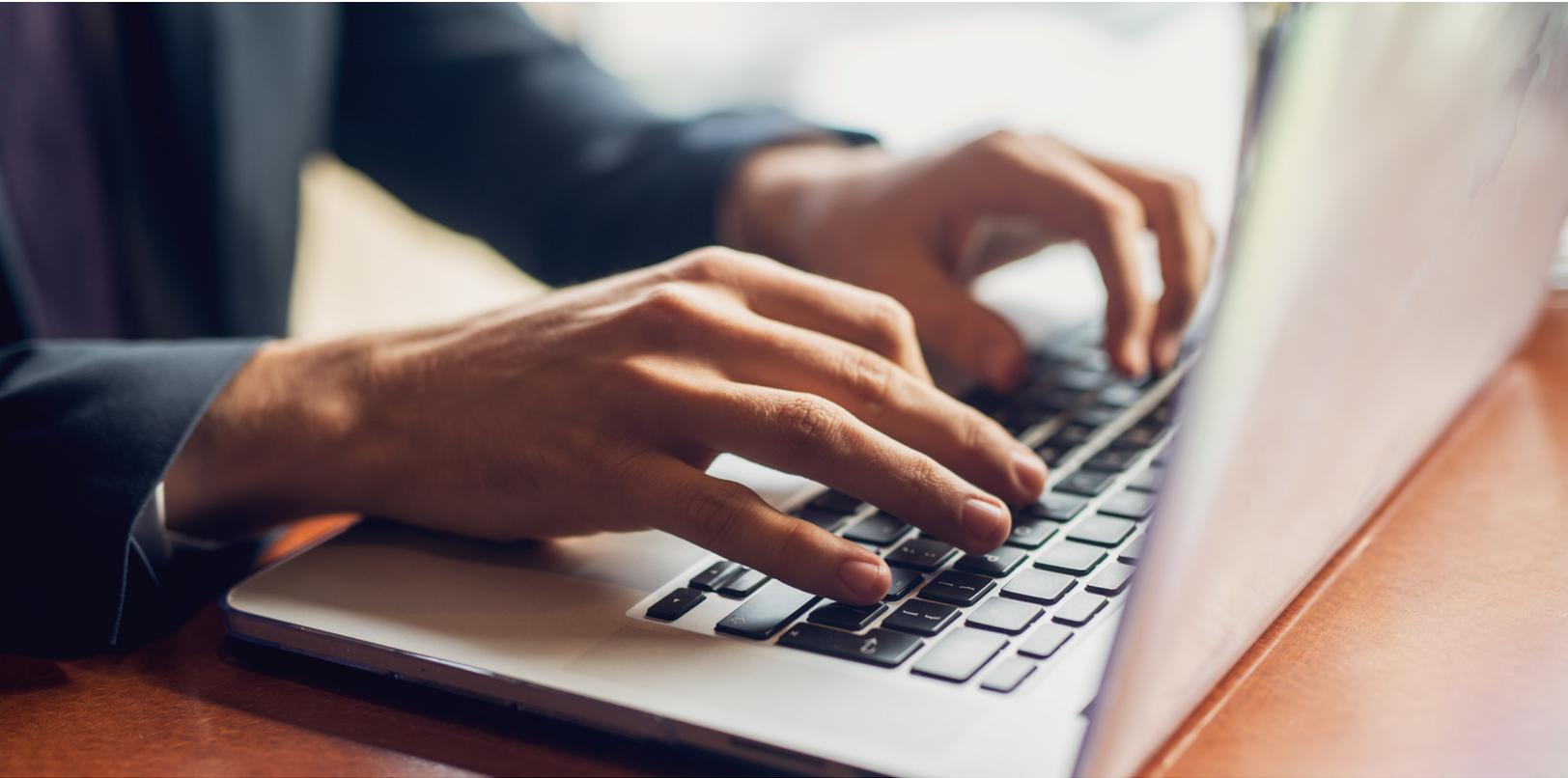


Features

- Work with a certified office ergonomic specialist.
- OSHA-compliant ergonomic review
- On-the-spot recommendations & modifications
- Designed to increase job comfort & work performance



Risk Control Capabilities: Knowledge Center Risk Advisors



If you need us, just send an email or call and we can help!

Provide:

- Company Name & Policy Number
- Contact Name, Email Or Phone Number

Email: AskRC@amtrustgroup.com

Phone: 888.486.7466

Client Experience: AmTrust Client Experience

- The Client Experience Team provides large agents and insureds a primary point of contact and accountability for all service needs throughout the life of their policy.
- We take a proactive approach to align AmTrust resources and expertise, delivering a market differentiating client experience.
- Our managers have an average of 15 years of claims handling experience, and our specialists have an average of 10 years of industry experience.

Account Management Standard Services

- Prospect calls to understand the potential client and maximize AmTrust capabilities for them
- Introductory meeting to ensure smooth transition to AmTrust
- Continuous single point of contact and accountability for all needs
- Ongoing coordination with underwriting, claims & risk control
- Client portal registration and training
- Significant loss communication
- Claim Analysis & Partnership Meetings
- Support for Billing and Payments including PAYO and Easy Pay
- Assistance with Audit Inquiries
- Customized services as qualified



Client Experience: Customer Centric Service Model throughout the Life of a Policy

We know the key for our clients to feel secure and connected is a strong partnership based on trust and communication. We ensure optimal outcomes through proactive client and agent engagement with appropriate preparation and claim analysis.

Onboarding

Proactive engagement to understand Client's opportunities and AmTrust's alignment

- Interview Approach
- Insured Profile for Claims
- Review AmTrust's resources for utilization
- Address any Special Handling
- Portal Registration and Training
- Payment and audit support

Claims Analysis & Partnership Meetings

Cross functional quarterly meeting for Underwriting, Sales, Client Experience, Risk Control, the insured, and agent where the discussion is guided by our Partnership Report and provides:

- An overview of insured experience with AmTrust
- Loss Run review and discussion
- Insights into the utilization of available capabilities
- Claim Analytics deep dive for trends and opportunities
- Opportunities to modify behavior to improve outcomes
- Development of action plans tailored to the insured
- Highlights successes where capabilities or action plans have positively impacted loss outcomes



Client Experience: The AmTrust Client Experience Difference

Amtrust Claims Analysis and Partnership meetings assess an insured’s entire policy and complete claim situation rather than just focusing on claims of a certain size. We review individual claims as needed but also look at the bigger picture and how we can help.



Claims Review

Discussion on arbitrary list of claims, some value-add discussion on a few claims, majority of meeting is a report out on claims with no change in action.

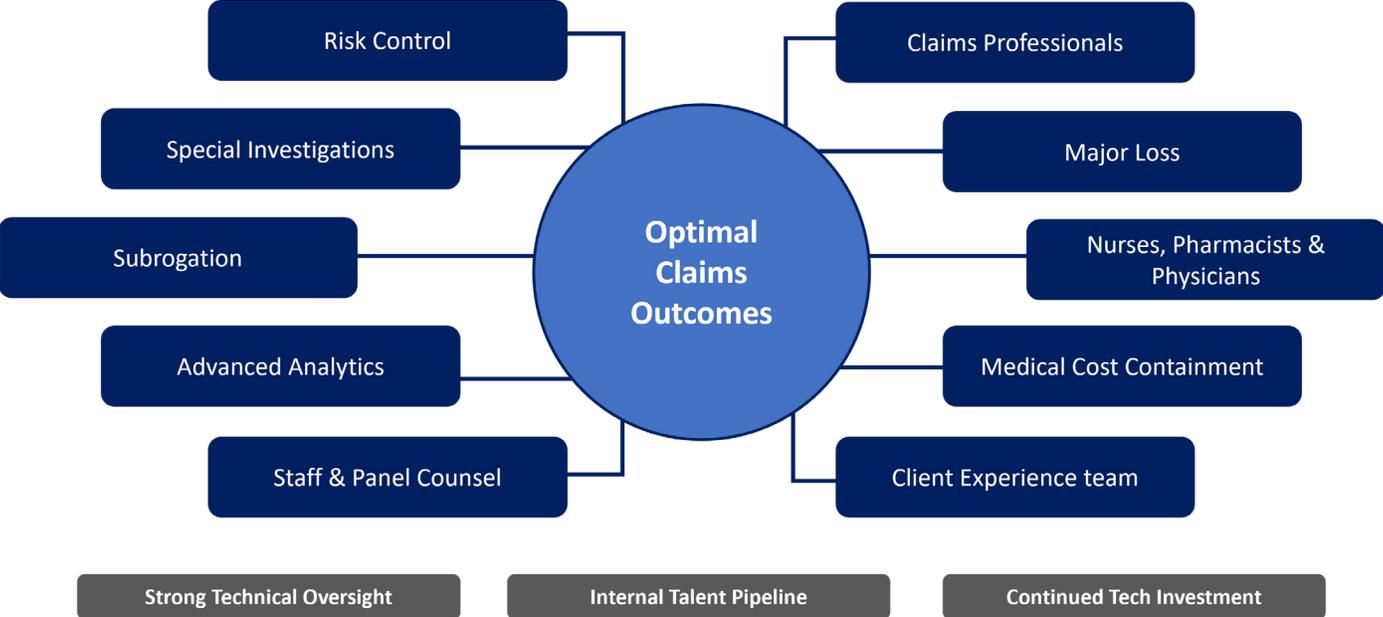


Claims Analysis & Partnership Meeting

Purposeful meeting to review claims that require attention, discuss trends needing analysis and action, develop comprehensive action strategies, and implement measures to mitigate and prevent future claims impacting entire book.

WC Claims Capabilities: AmTrust Claims Management Model

AmTrust prides itself on claim accuracy and efficiency. By leveraging our comprehensive **internal** resources, we deliver optimal claim outcomes. These resources are supported by our foundation of strong technical oversight, an internal talent pipeline, and continued investment in technology.



WC Claims Capabilities: Workers' Compensation Claims Overview

Internal Major Loss Adjusters, Nurses, Pharmacists and more enable strong data-driven claim management to achieve the best outcomes



First Notice of Loss

- AmCares 24/7 nurse triage
- Multichannel claims reporting
- Claims Reporting Portal



Claim Expertise

- Jurisdictional technical specialists
- Roundtables
- Proactive Resolution Units
- Internal Staff Counsel



Claim Assignment

- Jurisdictional & complexity-based assignment
- Major Loss



Return to Work

- Dedicated RTW specialists
- Risk Control & MC partnership



Medical Only

- Low Complexity Handling Model
- Expedited Resolution
- One point of Contact



Medical Management

- > 150 internal nurses
- Internal Utilization Review
- Provider Analytics
- In-House Pharmacy Management



Predictive Analytics

- Internal SIU review
- Predictive Nurse Assignment Model
- Segmentation Model



Medical Cost Containment

- Medical Bill Platform
- Customized CA MPN
- Network Optimization

>20%
Lower TTD
v Industry

3
days Nurse
Assignment

66¢
Savings Per
\$1 Billed¹

>80%
Network
Penetration²

70%
with Top
Rated Providers³

¹Represents savings performance rate from Jan-Dec 2024. Outcomes may vary.

²Performance rate of eligible medical bills represented as \$'s paid within network. Based on average network utilization from January to December 2024. Outcomes may vary.

³Based on average provider quality performance by a third-party analytics organization from January to December 2023. Outcomes may vary.

WC Claims Capabilities: AmTrust's Early Return to Work Program

What is the benefit of a Return-to-Work Program?

- A proactive approach helps injured employees return to full potential quickly and safely
- Aggressive programs reduce disability duration by almost 20%
- Workers not back within 120 days have less than a 10% chance of returning to work

What Happens at AmTrust?

- Claim and nurse professionals work with physicians and insureds to determine injured employee's return-to-work capability
- Support to accommodate modified duty if unable to work in prior capacity

AmTrust Capabilities

- Dedicated Disability Management Medical Professionals
- Library of modified duty job descriptions
- Official Disability Guidelines for expected disability duration
- Not-for-Profit Transitional Duty programs

AmTrust temporary disability duration >20% lower than industry average*

Benefits for Employers

- Retain valuable skilled/experienced employees and save the cost of hiring/training new
- Reduction of potential malingering
- Boosts company morale
- Reduces claim costs and increases overall productivity
- Maintain contact with job and fellow employees promoting increased morale and timely recovery
- Ability to stay in the same or similar job
- Reduces the potential of a negative financial impact from a reduction of salary and/or benefit

* AmTrust compared to a respected industry benchmark

WC Claims Capabilities: AmTrust Nurse Triage



AmCares 24/7 Nurse Line: Your First Step for Injured Employees

AmCares® offers a 24/7 nurse line to all policyholders at no additional cost. Our nurses use nationally recognized triage guidelines to identify the appropriate level of care. Make AmCares your first step after a workplace injury, as nurses will assess the situation and recommend care options, including:

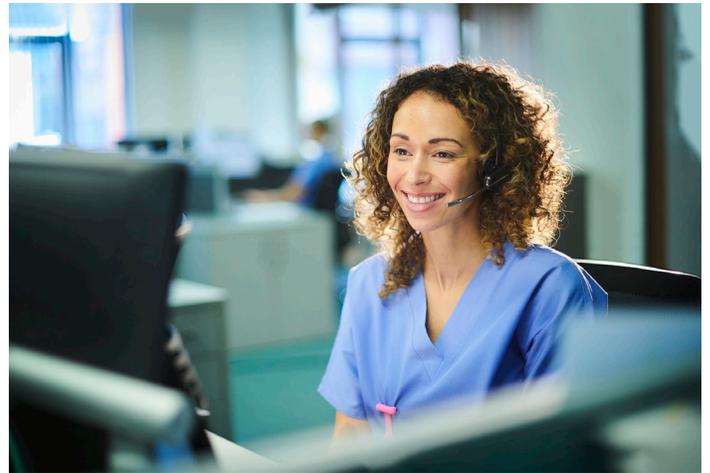
- Self-Care
- Telemedicine
- Occupational Clinic
- Urgent Care
- Emergency Room

Key Takeaways

- With a single phone call, AmTrust insureds can report a claim and have their employee speak to an AmTrust nurse.
- If the injured employee is available by phone and has not already received care, call 888-239-3909 and select the options to speak with a nurse for a workers compensation claim.
- The nurse will provide timely assessment, care recommendations and if needed, locate a quality in-network medical provider closest to the injured employee.
- Policy holders may also enroll in the AmCares program by contacting their agent or client experience manager. Once enrolled policy holders will receive a number to access triage directly, custom posters to direct injured employees to AmCares and receive a triage point of injury report after each call.

AmCares Outcomes

- 33% of all triage calls result in self-care and claim avoidance
Disclaimer: Based on AmCares performance data documented in Jan-Dec 2024. Outcomes may vary.
- 90% of all injured workers are redirected from the emergency room to urgent care
Disclaimer: Based on AmCares performance data documented in Jan-Dec 2024. Outcomes may vary.



Benefits



Immediate access to nurse expertise

Nurse will conduct assessment and provide appropriate care recommendations



Easy claim reporting

One call to create claim & speak to a nurse



Decrease unnecessary ER visits & wait time

Ensure appropriate level of care is selected for the injury



Access to quality network providers

Recommend providers near the injured employee, if needed

Please contact Amcaresnursetriage@amtrustgroup.com with any questions.

The AmTrust Difference

AmTrust is a partner for the life of the policy

- Risk Control
- Client Experience
- Claims Services



Additional Resources



Underwriters

Your assigned underwriter is your expert for AmTrust's appetite and middle-market accounts.



Sales Managers

Your Regional Sales Manager or Inside Sales Manager will be your main point of contact* for sales related concerns.



Marketing Library

AML is the best place to go to if you are looking for information about our products and services.



AmTrustOnline

Quickly submit all new business and endorsements through our easy-to-use agent portal.



Thank You

For additional information on AmTrust Financial or our products and services please visit www.amtrustfinancial.com

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