



AmTrust  
FINANCIAL

# AmTrust Claims Services Overview

---

# Table of Contents

4	Our Mission and Values
5	An Overview of AmTrust Financial Strength
6	Workers' Compensation
7	Workers' Compensation Claim: The Early Return to Work Equation
8	Workers' Compensation Complex Claims
9	Managed Care
10	AmCares
11	Nurse Case Management
12	Global Specialty
13	Global Specialty Complex Claims
14	Property Claims
15	Special Investigation Unit (SIU)/Fraud
16	AmTrust Client Services
17	Loss Control and Safety Resources
18	Subrogation
19	Litigation Management/Staff Counsel
20	AmTrust Client Portals

# Our Mission

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.

## Core Values

### 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.



# 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.

Policyholders want experienced, knowledgeable professionals handling the lifecycle of a claim. Our strong claims department is a value-add to our agents and policyholders.

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.



# 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

Knowledgeable claims professionals staffed across the country

---

## SPECIALIZATION

Expertise in managing Complex Claims, Recovery, Fraud Detection and Mitigation, Litigation Management and Clinical

---

## MANAGED CARE

Collaboration between adjuster and medical case managers, bringing together claims knowledge to drive better outcomes

---

## TOOLS AND PREDICTIVE MODELS

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

# Workers' Compensation Claim: The Early Return to Work Equation

## Expectations

- AmTrust claims professionals work collaboratively with the injured employee, employer and medical providers from the onset of a lost time claim to establish a common goal for all parties of a safe and expeditious return to work
- Continued follow up is made throughout the life of the claim to facilitate both modified and full duty return to work

## Right Resources

- 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

## Focus on Capabilities

- Use of medical networks for quality care at a reduced cost
- Utilize job description to collaborate with employer and medical provider to ensure timely return to work
- Leverage resources like Official Disability Guidelines (ODG) for expected disability duration
- Employee buy-in on job modification
- Availability of Not-for-Profit Transitional Duty programs

## Fact:

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 18% 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

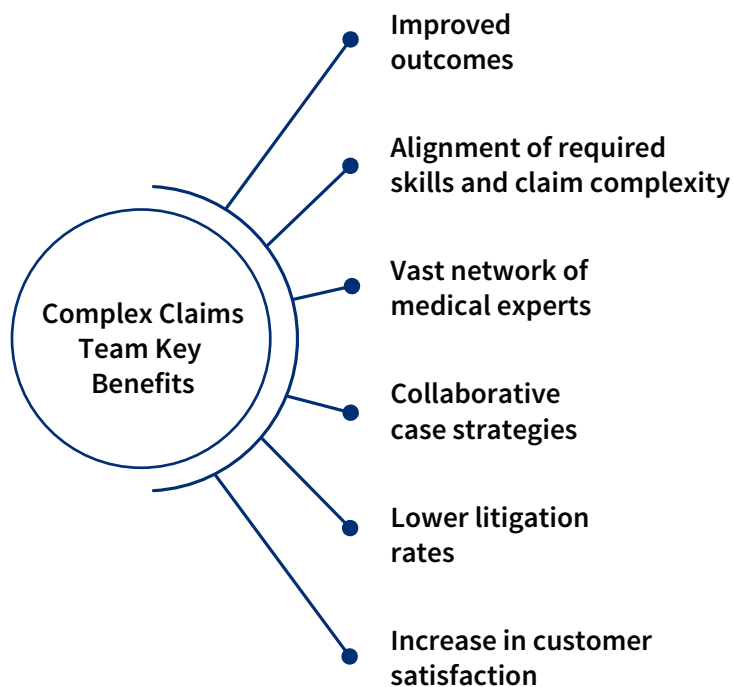
## Focus + Partnership

- = Return to Work
- = Cost Savings and Claim Satisfaction

# Workers' Compensation Complex Claims

Our Complex Claims 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 start leads to a better outcome for the employee and ultimately lowers severity and costs.



## What the **Complex Claims Team** Does:

- Provides specialization to severe, catastrophic, complex and high exposure claims
- Promotes increased focus and higher level of technical handling and claim management by reducing caseloads and claim volume
- Creates a collaborative handling and partnership with management, medical and legal resources, and investigative partners
- Tailors creative plans to the immediate and specific needs of each claim
- 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 and innovation 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

## NURSE CASE MANAGEMENT

- AmCares® Nurse Triage
- Telephonic Nurse Case Management
- Complex Case Management
- Utilization Review

## CLINICAL OPTIMIZATION

- Medical Bill Review
- Network Optimization
- Ancillary Benefit Management
- Pharmacy Management

## DATA/ANALYTICS

- Predictive Nurse Assignment Model
- Late Strategic Assignment Model
- Medical Dashboards
- Provider Analytics

## AmTrust Advantage

- AmCares® Nurse triage available
- >100 nurses aligned to field offices for strong adjuster partnership
- Predictive nurse assignment model identifies claims for early intervention as soon as three days from date of injury
- 81% of medical treatment occurs in network
- Medical bill review saves on average 65 cents for every \$1.00 billed
- 91% pharmacy network penetration
- In-house pharmacy expertise delivers best-in-class pricing, formulary and drug utilization



# What is AmCares®?

AmCares® is a 24/7 nurse line available to injured employees where nurses use nationally recognized triage guidelines to identify the appropriate level of care for an injured employee:

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

## AmCares is seamlessly incorporated into our claims medical management process.

- Service includes triage, FNOL, 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 a claim needs to be established)
- 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
- Process is seamlessly incorporated as part of AmTrust medical management capabilities

## 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



# Nurse Case Management

## Predictive Nurse Assignment Model

AmTrust ensures the right resources are assigned at the right time. Our predictive model helps us know when to assign a nurse to help drive optional outcomes from the beginning.

What our predictive nurse assignment model does:

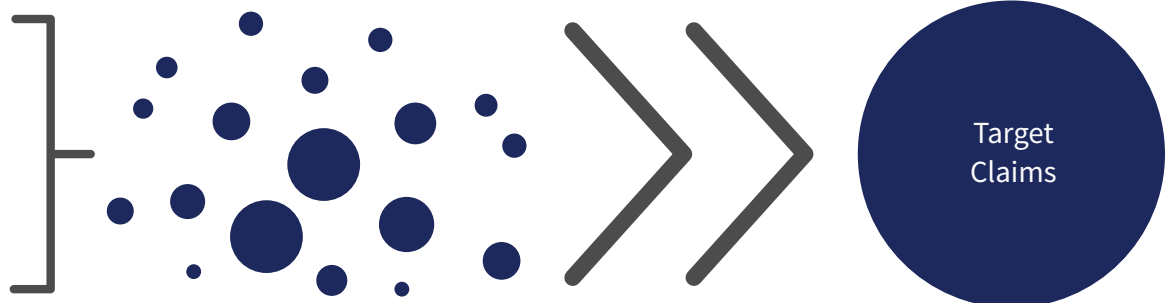
- Identifies claims that are likely to require medical management
- Flags 25% of claims aligning with industry average
- Identifies claims for early intervention as soon as three days from date of injury

## Telephonic Nurse Case Management

AmTrust nurses and adjusters partner to ensure a medically appropriate return to work.

- Nurses only assigned to claims they can impact
- Nurses facilitate and coordinate quality and effective care for our injured employees to ensure a medically appropriate return to work
- Nurses proactively partner with the injured employee to set claim expectations, and provide medical information and support throughout recovery
- Dedicated catastrophic nurses supporting Complex Claim operations

Claim Features  
Loss Description  
3rd Party Data  
Unsupervised Models  
Rx Map/ICD10 Map  
Expert Review



# Global Specialty

Global Specialty is comprised of five distinct units: Core Liability, Specialty, Subrogation/Recovery, APD and Operations. Outside of Operations, each unit has a specific claim type focus with the intent of driving each case to a successful conclusion.



## EXPERIENCED LEADERSHIP TEAM

Average 25 years of industry experience

---

## BROAD GEOGRAPHIC FOOTPRINT

350+ employees across 13 offices

## SUPPORT RESOURCES

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

---

## SPECIALIZATION VERTICALS BY INDUSTRY AND LOB

- Construction Defect
  - General Liability – Property Damage
  - General Liability – Bodily Injury
  - Commercial Auto
  - APD/Total Loss
  - Trucking
  - Professional Lines
  - Excess & Surplus
- 

## 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
-

# Global Specialty Complex Claims

## What is a Complex 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 Claims Team Key Benefits

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

## Complex Claims Team Profile and Proficiency

- 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.





# 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 keep the focus on their business.

We resolve property claims fast because we have the expertise to quickly identify customer-centric solutions.

## Broad Claim Types/One-point Contact

Property claims offer high-quality claim handling by aligning expertise upon the first report and engaging strategic partner services to 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
- Building Contents
- Mortgage Foreclosure
- Water Intrusion
- Catastrophe
- Inland Marine
- Employee Dishonesty
- Pollution

## Experienced Staff

- 25 years (average supervisor)
- 15 years (average claims professional)



# Special Investigation Unit (SIU)/Fraud

## Workers' compensation fraud hurts an entire organization.

Workers' compensation coverage is designed to address legitimate workplace accidents and injuries, providing benefits for an injured employee's medical care and related costs, retraining and lost time out of work.

The majority of workers' compensation claims are legitimate. However, the National Insurance Crime Bureau states that workers' compensation fraud and medical fraud are significant contributors to the annual \$30 billion insurance fraud issue throughout the United States.

Fraudulent workers' compensation claims can be filed in any type of workplace, from a manufacturing plant or restaurant to an office setting. Employees committing the fraud often claim an injury they suffered on the job is more severe than it is. Their goal is to receive generous payments for their medical expenses and lost wages while they cannot work – payments that may not be necessary.

AmTrust's Special Investigation Unit (SIU) is dedicated to fighting fraud. Minimizing exposure on suspicious claims helps keep costs down for all policyholders.



## How to Spot Workers' Compensation Fraud

Here are six signs of a potentially fraudulent workers' compensation claim:

1. You've heard employees gossip about the employee's injury
2. You can't get a clear idea of what actually happened from those involved
3. The injured party is refusing diagnostic procedures like an X-ray or MRI
4. There aren't any witnesses to the injury event
5. The claim is reported on a Monday morning
6. The claim is reported more than seven days after the injury occurred

Individually, these signs do not conclusively mean a workers' comp injury is false, but when more than three of them are present, it might be time to take a closer look at the situation and the employee's claim.

# AmTrust Client Services

## 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 to resolve any systematic, reoccurring issues that may arise
- Are service-oriented, pledging prompt responses to emails and phone calls ensuring timely resolution to issues
- Teach both agents and clients how to use AmTrust technology to its fullest capabilities, arranging training sessions when needed

## Claims Account Management

**AmTrust provides a team of Claims Account Managers (CAMs) who ensure that our qualifying agents and insureds receive a visible, collaborative and overall excellent claims customer service experience.**

They are a continuous single point of contact for general claims inquiries or assistance. CAM team members:

- Set up orientation meetings to familiarize our customers with our claim capabilities

- Coordinate communication on complex claims matters between Underwriting, Claims, Loss Control and customers
- Provide communications around significant losses resulting in large reserve changes
- Deliver annual renewal review including key metrics
- Provide system training on our claims portals
- Have an average of 25 years of experience in the claims industry

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.

## EASE - Enhanced Audit Service Experience

**AmTrust recently implemented a new Internal Auditor program with company auditors who will handle a variety of physical and/or virtual audit services on larger key accounts, called Enhanced Audit Service Experience (EASE).**

New or renewal business (includes both Workers' Comp and/or General Liability policies) must have an estimated written premium of \$150,000 or more.

The EASE program includes collaboration with underwriting and sales, quarterly check-ins, class code consultation and one point of contact for audits to provide consistency and strengthen the relationship.

# Loss Control & Safety Resources

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

Our website, [AmtrustFinancial.com/losscontrol](https://AmtrustFinancial.com/losscontrol), offers access to training resources designed to enhance the safety of your employees and protection of your property and business assets.

Workplace Safety Resource Documents		
Below you will find a variety of general workplace safety topics designed to expand your knowledge of loss control tactics and minimize potential losses.		
Policyholder Discounted Pricing on Web-Based OSHA 10-Hour and 30-Hour Courses		
<b>Accident Investigation &amp; Analysis</b> Accident Investigation Accident Analysis - Fleet Accident Prevention Plan Incident Investigation - OSHA Website OSHA Accident Investigation Workbook	<b>First Aid</b> First Aid Fundamentals of a Workplace First Aid Program <b>Forklifts, Powered Industrial Trucks, and Cranes</b> <b>Forklifts</b> Understanding Forklift Certification Forklift Operation and Safety Forklift Overview OSHA Forklift Safety Basics of Forklift Safety Lift Truck Operator Control Program Forklift Safety Rules - Spanish Load Handling - Spanish Sample Forklift Test <b>Powered Industrial Trucks</b> Sample Powered Industrial Truck (PIT) Operator Training Program Outline - OSHA Website Order Picker Information <b>Cranes</b> Crane Safety Cranes in Construction Cranes & Hoists Resources <b>Hazardous Chemicals</b> OSHA Safety & Health Toxics - Chemical Hazards	<b>Return to Work Programs</b> Return to Work for the Food Service Industry Proactive Return to Work Return to Work Program: Start One Today TDI Return to Work/Stay at Work Resources <b>Safety Programs</b> Sample Loss Prevention Program OSHA Sample Programs <b>Safety Programs General</b> Loss Control Policy Statement Controlling Costs of Serious Employee Injuries Basic Elements of Safety Why Safety Programs Fail 9 Keys to Successful Accident Prevention Effective Safety Rules Workplace Protection Assigning Responsibilities Occupational Injury Cost Containment Safety Committees Safety Motivation Promotion Self-Inspection Program Office Safety Developing a Loss Control Program Establishing a Housekeeping Program A Guide to Written Workplace Safety Safety & Health Management Principles Safety is the Supervisor

What Loss Control Offers:

- A video streaming library designed for group training, developed by experts in accordance with industry best practices
- Real-time risk management solutions to share with insureds
- Online reference center to answer questions you have and help keep safety top of mind
- AmTrust's proprietary loss analysis software offers insight into your losses by providing detailed visual representations and graphical data to spot underlying trends specific to your organization
- Informative articles on various topics to answer any questions you may have and help keep safety top of mind

## Policyholder video examples (click [here](#) to receive login credentials)



**Safety Leadership For Everyone**

Move your safety initiative beyond regulatory compliance and into a world-class safety program by putting safety leadership into action. In this video, safety professional, Tom Harvey, shares - [Read more >](#)



**PowerLift - Lifting Techniques for a Healthy Back**

Most workers think they know the best way to lift; unfortunately, older methods contain many flaws that result in unnecessary and very harmful stress on our backs. Dr. Michael Schaefer has - [Read more >](#)



# 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, 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 recover the monies owed to our insureds. In addition, by partnering with the line of business adjuster, our subrogation adjusters can achieve results that wouldn't otherwise be recognized.

## Subrogation Success Stories

---

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.

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.

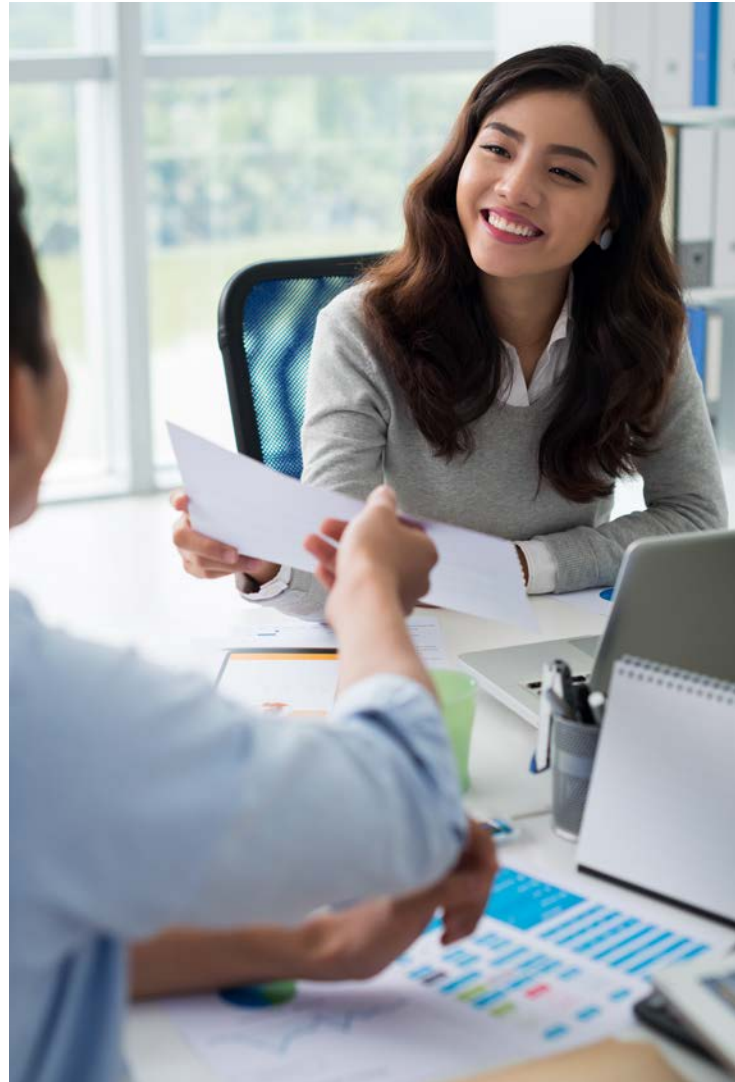
# Litigation Management/Staff Counsel

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 Complex 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's **Staff Counsel** attorneys are held to the same performance metrics as retained counsel
- 



# AmTrust Client Portals

By logging in to AmTrust *Online*, the policy information portal at our website, [www.amtrustfinancial.com](http://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.

---





59 Maiden Lane, 43rd Floor  
New York, NY 10038  
[www.amtrustfinancial.com](http://www.amtrustfinancial.com)