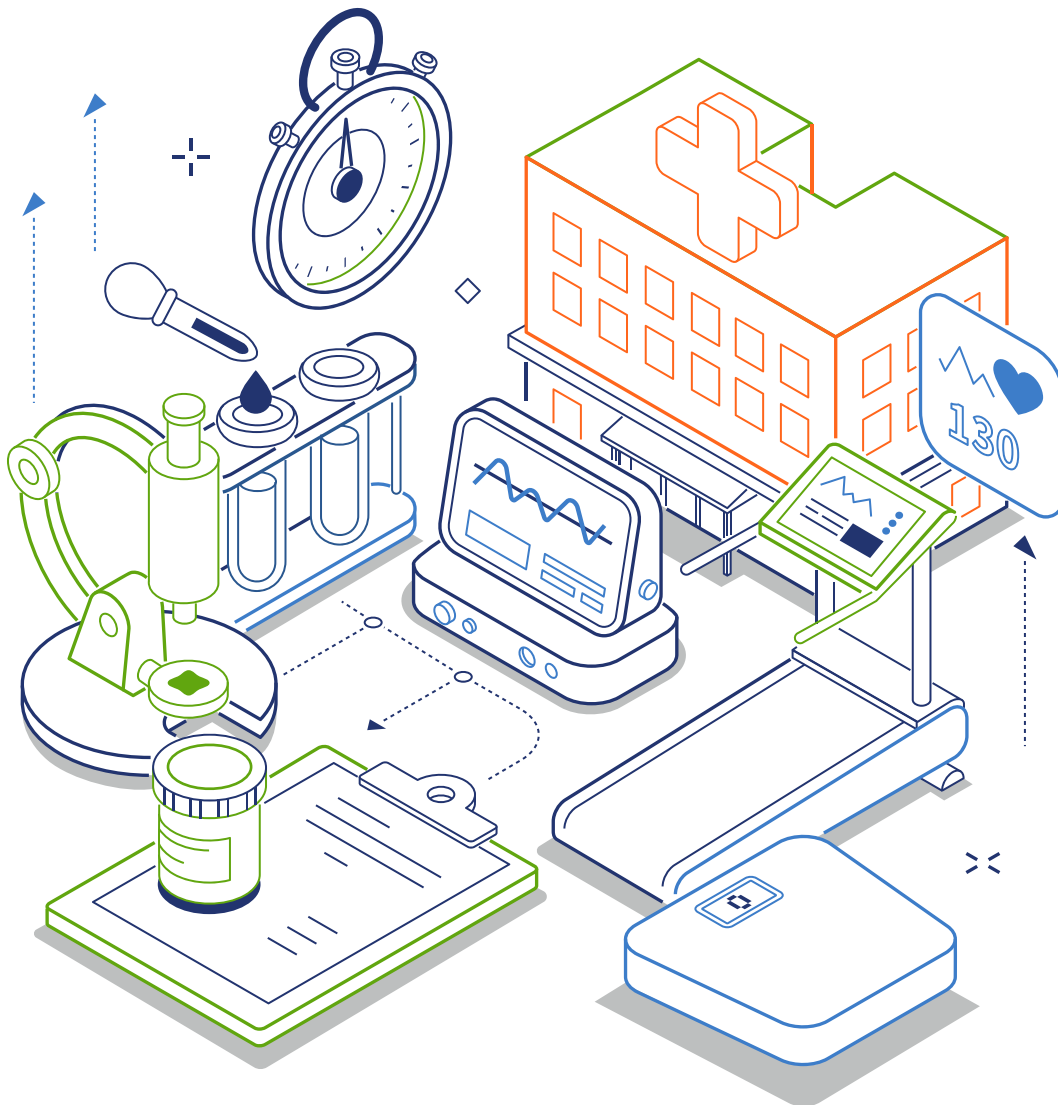




AmTrust
INSURANCE

AmTrust 2022 Opioid Risk Report



www.amtrustfinancial.com/opioids



AmTrust Drastically Reduces Percentage of Claims with Opioids By 75% to Improve Chronic Pain Outcomes and Reduce Dangerous Prescriptions

Four years ago, AmTrust set out on a mission to help reduce opioid prescriptions.

Since then, we've seen:

- A lower percentage of pharmacy spend that goes towards opioids
- A drastic reduction in the percentage of claims with opioids
- Huge improvements ahead of industry average
- Continued access to the best treatment plans for injured workers

Our intent has always been to provide the best outcome for injured workers, and often a prescription for opioids is not the most effective treatment plan. Having a better understanding of the risks of opioids than we did 30 years ago, doctors are now more cautious in issuing opioids. Often there are better, safer and more strategic ways to treat chronic pain at its source.

Learn how AmTrust's "care management" approach, combined with a deep workers' comp expertise, is helping reduce opioid prescriptions and addressing a devastating societal issue across the U.S.

Goal 1: Reduce Overall Pharmacy Spend



“ Chronic use of opioids can have many side effects, including risk of overdose, and injured employees prescribed longer-term opioids take longer to return to work. At AmTrust, we are doing our part to **change that narrative.**

Melissa Burke, PharmD, VP, Claims Integrated Solutions

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When treating chronic pain, the Centers for Disease Control and Prevention (CDC) has a clear-cut stance: opioids should not be first-line therapy.

Instead, non-opioid medications and non-pharmacologic treatments are the preferred treatment options.

AmTrust set out to reduce our opioid prescriptions through a utilization review process with knowledgeable nurses to identify when safer, more effective treatment options are available. We've significantly reduced our spend on opioids to direct injured employees toward better treatment plans and better outcomes.

Percentage of pharmacy spend on opioids is

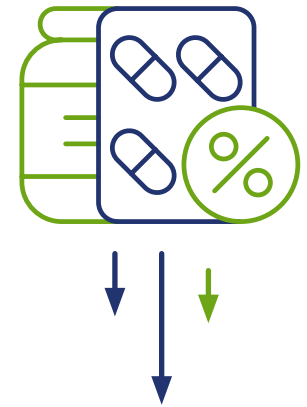
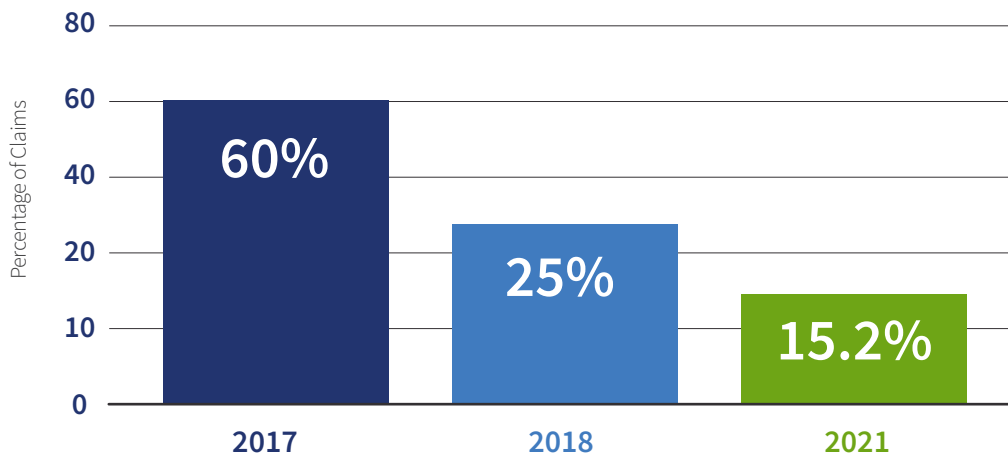
**down
50%**

since 2018

Goal 2: Reduce the Percentage of Claims with Opioids

After a drastic reduction at the launch of the program, we still are seeing a downward trend.

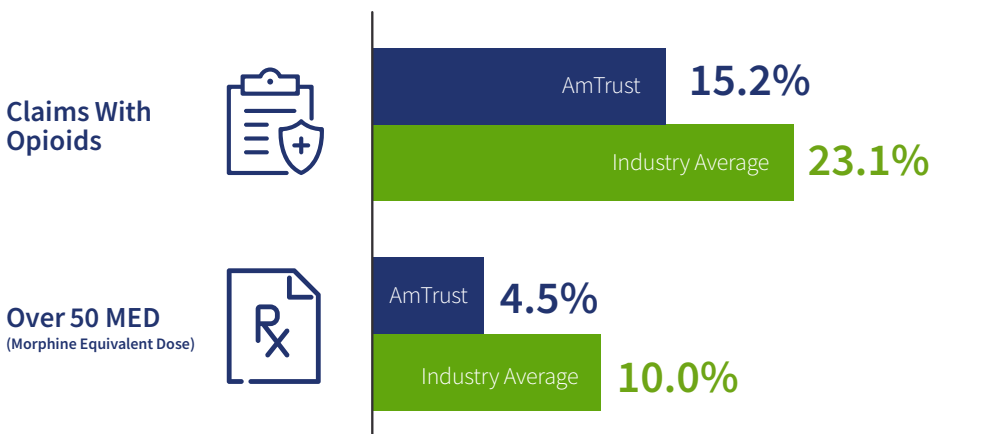
Percentage of Claims with Opioids Over the Last 4 Years



Goal 3: Outperform the Industry Average

Huge Improvements And Paces Ahead Of Industry Average.

AmTrust continues to see the company trending better than the industry average. This is partly due to the proactive use of our nurse prior-authorization program, allowing for upfront clinical review of appropriate medication utilization, most importantly opioid medications.



AmTrust's pharmacy spend is

40%
lower

than industry average

For Years, The Medications Typically Used For Combating Chronic Pain Have Been Opioids.

We are happy to report that our partnership with Optum Workers' Comp and Auto No-Fault, a pharmacy care management company, continues to show great success in decreasing the number of opioids in the system. Our relationship strives to allow injured employees to return to work as soon as medically appropriate, cutting out a potential first step towards opioid dependency.

By focusing on patient safety and well-being, AmTrust has helped improve injured employee outcomes and reduce claim costs. This approach may also assist in reducing unnecessary delays in treatment.

“Many workplace injuries lead to chronic pain and the ongoing use of opioids to mask that pain,” said Dr. Melissa Burke, VP, Claims Integrated Solutions, AmTrust Financial. “Chronic use of opioids may lead to polypharmacy to treat the many side effects associated with opioid use, potentially additional comorbidities, depression, anxiety and of course the risk of overdose.”

Our adjusters are partnering with licensed nurses at Optum to review prescriptions. This process helps determine if medications are safe and necessary to ensure appropriate medication management for our injured employees.



Opioid Alternatives Include:



Massage Therapy



Yoga



Non-Opioid Medications

like Acetaminophen, Ibuprofen and NSAIDs



Interventional Treatments

like nerve blocks, epidurals and joint injection



**Physical Therapy
& Exercise**



Cognitive Behavioral Therapy (CBT)

a form of talk therapy designed to change negative thoughts and behaviors

Many Insurance Companies Rely On Adjusters To Review Medications, But Most Don't Have The Clinical And Pharmaceutical Backgrounds Of Medical Professionals.

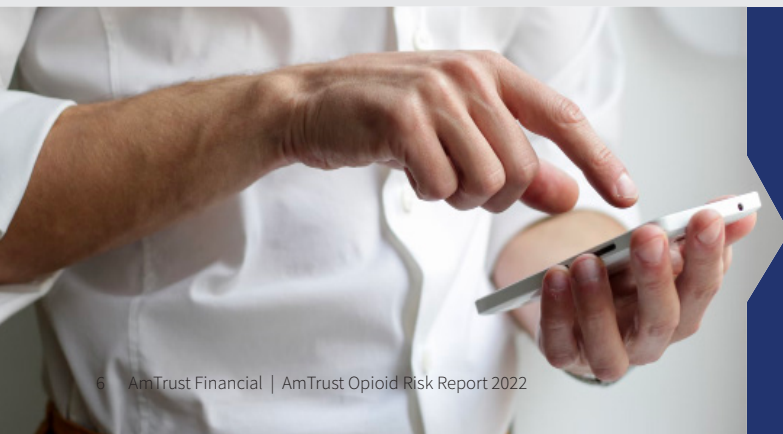
The AmTrust process is different. We utilize a preferred drug list to flag medications that may be potentially unsafe or unnecessary. Once flagged, these medications are sent to a licensed nurse for authorization review. The robust integration of AmTrust adjusters, Optum nurses, and our utilization review program drives optimal claim outcomes and allows injured employees to return to work as soon as medically appropriate.

“Having a medical professional review a claim is not typical in the workers’ compensation insurance industry,” said Dr. Burke. “We value the impact that medications can have on a claim outcome, and that’s why as soon as a prescription is requested we present it to a nurse with a pharmaceutical focus. We believe that our nurse prior-authorization program has helped reduce AmTrust’s claims with opioids and long-term opioid dependency. This has led to much better outcomes for injured workers, their families and their employers.”

Superior Claims Handling

The AmTrust claims philosophy is rooted in our overarching commitment to providing high-quality service in a timely fashion. We maintain optimal adjuster caseloads based on claim complexity, enabling our claims team to give our policyholders the individual attention they deserve. Our 24/7 Claims Center provides live assistance when reporting a claim and can be accessed online anytime, and local claims professionals around the country ensure a seamless and efficient process.

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