

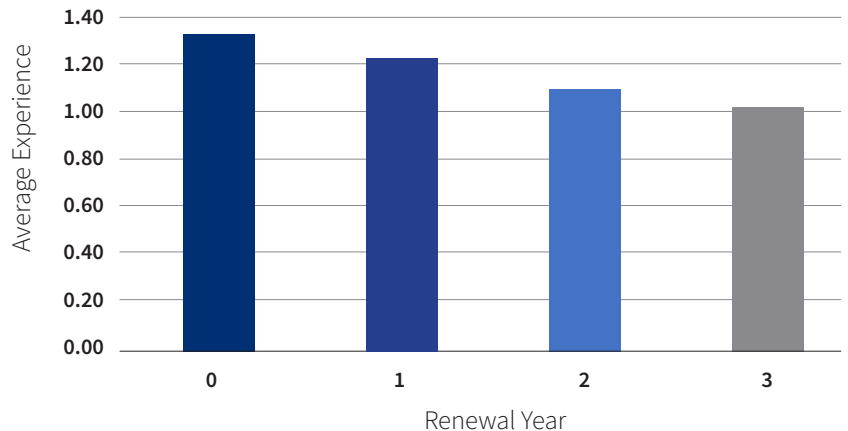
# Experience Mod Improvements

## AmTrust Helps Businesses Lower Premiums by Improving Their Experience Modification Impact

Since the beginning, AmTrust's mission has remained the same: To deliver outstanding insurance and risk solutions to our clients and partners worldwide through innovation, niche expertise, and unparalleled service. 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.



### Average Experience Mod by Renewal Year



\*ex mod greater than 1.1, 3 years

\*On new account policies with an initial Ex-Mod of 1.10 and greater and had renewed for a minimum of 3 years.

**Overall, we saw a 24% reduction to AmTrust insured policies\*.**

### Data

In all states, an [Experience Modifier](#) is applied to risks above a certain premium level. This modifier is calculated via a formula that is intended to reward businesses that have fewer claims and surcharge those that have more, as measured against similar class codes. Both the frequency of claims and severity of those claims matter in the EMR formula. This is why AmTrust focuses on helping our policyholders have fewer claims and minimizing the financial impact when they do occur.



## How Is This Done?

AmTrust's claims philosophy is rooted in our commitment to providing our policyholders with 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 deliver an optimal outcome to get your employees and company back on track. Some of the claims strategies and value-added services that AmTrust offers include:

### Effective Return to Work Programs

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 return to work. Continued follow-ups are made throughout the claim to facilitate both modified and full duty return to work. AmTrust's temporary disability duration is 18% lower than the industry average.

### Workers' Compensation Complex Claims Team

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.

### Managed Care

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

### Nurse Case Management

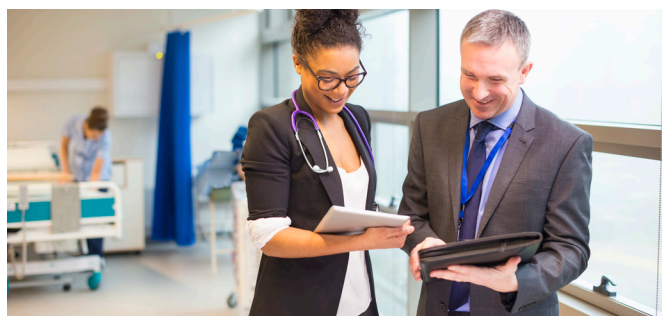
AmTrust ensures the right resources are assigned at the right time. Our predictive nurse case management model helps us know when to assign a nurse to help drive optimal outcomes from the beginning. Nurses facilitate and coordinate quality and effective care for our injured employees to ensure a medically appropriate return to work.

### Special Investigations Unit (SIU)/Fraud

Fraudulent workers' compensation claims can be filed in any workplace, from a manufacturing plant or restaurant to an office setting. AmTrust's Special Investigation Unit (SIU) is dedicated to fighting fraud. Minimizing exposure to suspicious claims helps keep costs down for all policyholders.

### Loss Control

AmTrust's Loss Control Team makes it a priority to partner with our policyholders to support the health and safety of your business. Loss Control offers real-time risk management solutions to share with insureds, including a propriety loss analysis software that gives insights into your company's losses by providing detailed visual representations and graphical data to spot underlying trends specific to your organization.



## Making Employees Feel Safe

Employers that enforce safety procedures and regulations provide safety training, education, and occupational health programs to create a workplace environment where employees feel safe coming to work. Businesses implementing a return to work program could also reduce their EMR.

Reach out to your insurance agent or [contact](#) AmTrust today to find out how we can design specific insurance packages to fit your needs.