

# 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

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## BROAD GEOGRAPHIC FOOTPRINT

Knowledgeable claims professionals staffed across the country

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## SPECIALIZATION

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

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## MANAGED CARE

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

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## 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

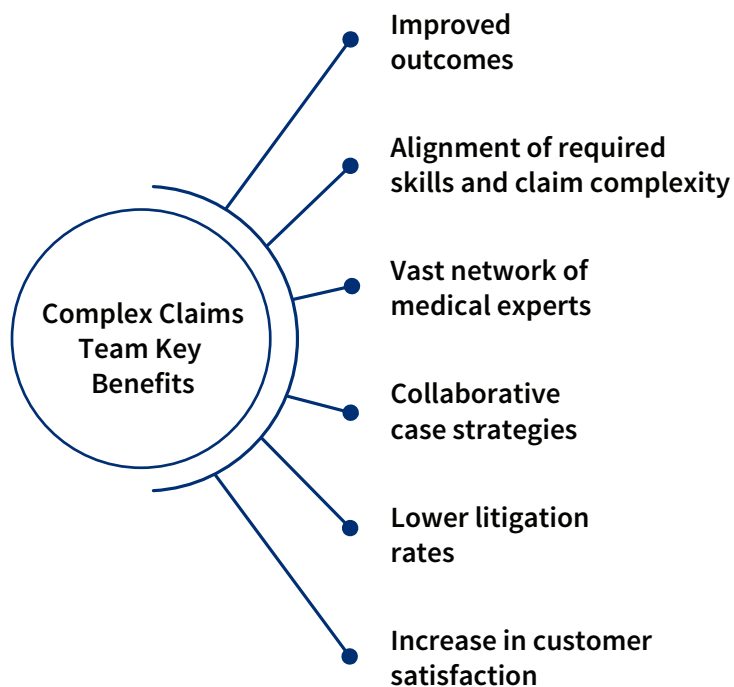
## Focus + Partnership

- = 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