AmTrust Claims Capability



At AmTrust, our claims philosophy is rooted in our overarching commitment to providing our policyholders high-quality service in a timely fashion. We maintain one of the lowest cases-per-adjuster ratios in the insurance industry, enabling our claims team to give our policyholders the individual attention they deserve.

Our capabilities focus on both workers' compensation and commercial lines specific to property and liability (CPP) coverage. To ensure we are providing our customers with the utmost fairness and professionalism in all cases, we evaluate claims values based on lost wages, medical expenses and state-established injury / damage values.

Professional Staff

We treat our policyholders with respect and work diligently to gather the information necessary to pay claims promptly. This would not be possible without our seasoned claims team, which is comprised of:

Workers' Compensation

- 380 workers' compensation claims adjusters nationwide
- 117 workers' compensation supervisors / managers with an average of 24 years of experience
- Staff physician to assist in assessing injuries, treatments and return-to-work timeframes

CPP

- Highly qualified panel of defense attorneys
- Adjusters specialized by claim types with an average of 24 years of experience
- Field adjusters who travel to loss locations for direct assistance

Convenience

AmTrust has always been committed to using evolving technology to make it easier for our customers to interact with us and access vital information related to their insurance policies. To that end, we maintain:

- Automated claims systems
- Paperless claim filings and electronic claim notes
- Claims reporting hot line
- Direct phone line and email access to all claims adjusters

Fraud Prevention

We understand that insurance fraud is an industry-wide problem that contributes to the rise in cost of premiums for business owners. To reduce the likelihood of fraud, our fraud detection unit provides:

- Training
- Reviews of possible fraudulent claim files
- In-depth investigation of suspected fraudulent claims
- Detailed reports to the appropriate authorities

AmTrust North America
An AmTrust Financial Company
877.528.7878
www.amtrustnorthamerica.com

AmTrust Claims Capability

AmTrust *Online*

By logging into AmTrust *Online*, the policy information portal at our website, www.amtrustnorthamerica.com, policyholders can access a wide variety of account information, including reporting an injury, accessing claims information, viewing loss runs or making payments. The following instructions will help you get started.

Logging in

1. Please have your policy number, effective date and billing zip code available for registration
2. Go to the AmTrust website at www.amtrustnorthamerica.com

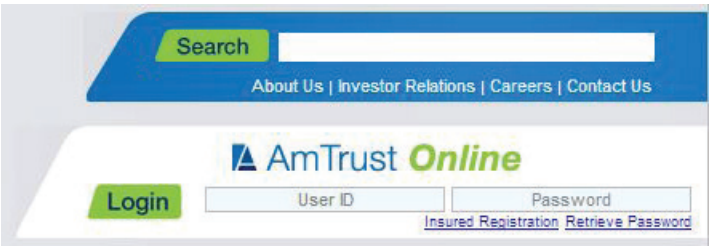


Figure 1

3. In the upper right corner of the home page, you will see the AmTrust *Online* Insured Registration link; click link (reference figure 1)
4. Enter the policy number and zip code to begin the registration process and select “Enter”
5. Enter the effective date & select “Next”
6. Complete the registration process by entering your email address and create a username and password
7. After completing the registration process, go back to www.amtrustnorthamerica.com and log in
8. If you have any difficulty logging in, please contact our Customer Service Department at 877.528.7878

To report a claim (24/7):

P: 866.272.9267

F: 877.669.9140

E: amtrustclaims@qrm-inc.com

Claims Status: 888.239.3909

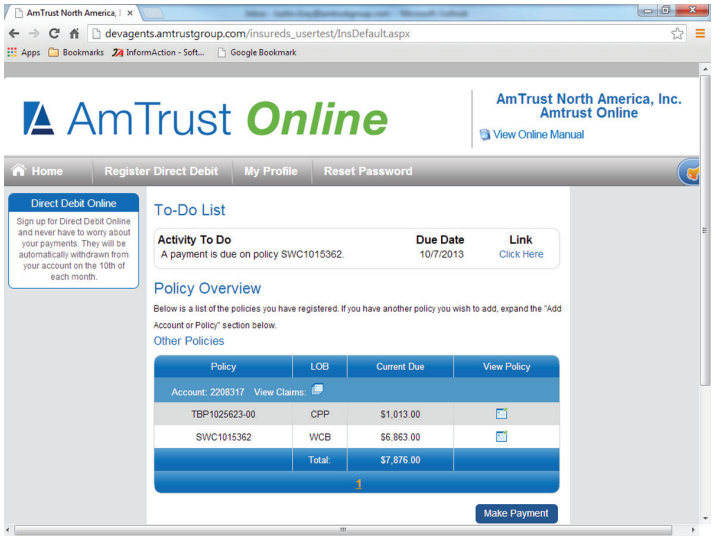


Figure 2

Reporting an Injury

1. Click on the “View Claims” icon next to the account number in Policy Overview (reference figure 2)
2. Click on the blue “View” link next to your current policy number on the Policy Listing page
3. Select the “First Reports” link
4. Select “Complete” if you are entering a new “First Report of Injury” or “In Progress” if you have previously started the First Report
5. Select “WebForm.” This will take you to the new First Report of Injury page; complete the form as it applies to your injured worker
6. When completed, select “Submit,” or if additional information is needed, select “Save as Draft”
7. To insure the report was submitted, select “First Report” at the top of the page
8. This will take you to the Policy Detail page where the following information will be available:
   - Claimant Name
   - SSN
   - Loss Date
   - Policy Number
   - Insured Name

AmTrust is AmTrust Financial Services, Inc. located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its property and casualty insurance company affiliates. In TX, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., First Nonprofit Insurance Company, Milwaukee Casualty Insurance Company, Republic Underwriters Insurance Company, Republic-Vanguard Insurance Company, Security National Insurance Company, Southern County Mutual Insurance Company, Southern Insurance Company, Technology Insurance Company, Inc., or Wesco Insurance Company. In WA, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., Developers Surety and Indemnity Company, Milwaukee Casualty Insurance Company, Security National Insurance Company, or Wesco Insurance Company. Consult the applicable policy for specific terms, conditions, limits, and exclusions to coverage.

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