Claims Management Program Features and FAQs



AmTrust prides itself on handling claims expertly and expeditiously. Our experienced staff understands that a timely claims conclusion is important for all parties involved.

Features of our Claims Management Program:

- AmTrust has professional claims staff available to provide assistance from one of our claims services offices around the country. We have regional claims operations in Atlanta, Northern and Southern California, Chicago, Northern, Central and Southern Florida, Dallas, Las Vegas, Central New Jersey, Upstate and Downstate New York, Southington, CT and New Hampshire.
- Our claims adjusters work in a state-of-the-art paperless environment to maximize efficiency.
- We keep our adjuster caseloads to appropriate levels to enable timely and efficient claims management.
- Our claims teams have an acute awareness of monetary exposures and set reserves in a timely and appropriate fashion. Authority levels and timeframes are closely controlled.
- AmTrust adjusters have access to a panel of medical directors who can assist them with understanding and managing complex medical matters.
- We have specialized units for Anti-Fraud, Subrogation and Legal Bill Review, which streamlines the handling of important ancillary functions and allows claims adjusters to stay focused on the underlying claim.
- AmTrust uses a panel of outside defense counsel that supports our philosophy of aggressive and quality defense.
- National vendor relationships are in place to maximize service and results for the following important ancillary claims functions:
  - Prescription benefits and durable medical equipment
  - Medical bill review
    - Diagnostic Services
    - Physical Therapy
    - Transportation
    - Translation
    - Independent medical examination
    - Physical damage assessment
- Medical provider networks for states that allow direction of medical care.
- Our claims adjusters interact with AmTrust underwriters and our broker partners in a collaborative environment to discuss adverse claims trends and claims issues.
- AmTrust maintains an internal claims Quality Assurance Program to ensure that claims adjusters stay on track.
- AmTrust Online portal allows approved agents and insureds to access basic policy information, report new claims and access claims or loss runs.
- A claims kit portal allows workers' compensation insureds to view state-specific medical management guidelines and download posting notices, provider panels and other helpful workplace claims information items.

Claims Client Services – National Accounts:

For our clients with large and national operations we can design enhanced claims client services that include a one-point claims contact who works closely with the agent and insured to:

- Familiarize new customers with our claims program protocols, including claims reporting and use of our claims information portals.
- Work with customers to design enhanced claims handling protocols.
- Provide continuous claims troubleshooting assistance, serving as a liaison between the customer and claims staff.

AmTrust North America
An AmTrust Financial Company

877.528.7878
www.amtrustnorthamerica.com

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Frequently Asked Questions:

How do I obtain my AmTrust *Online* access ID, what can I see and do in the portal, and who do I contact with portal or password issues?

To obtain an access ID: Insureds should visit: www. amtrustnorthamerica.com, click on AmTrust *Online*, then click on "register" and follow the easy steps to create a user identification and password. Agents should contact their AmTrust Underwriter to obtain their AmTrust Online ID.

AmTrust *Online* offers a wide variety of useful account information. This includes basic policy information, reporting of new claims and access to claims information or loss runs.

If you experience issues with the website, contact our help desk at: 866.427.6150

How do I report claims, how is a claim number obtained, and how do I know who my adjuster is?

Report claims by phone at: 866.272.9267, by fax at: 775.908.3724, or by e-mail at: amtrustclaims@QRM-inc.com. Workers' compensation claims may also be reported in AmTrust *Online* (pre-registration for ID required). The applicable claim number is available immediately for claims reported by phone or online (WC Only). For all other claims, you may look them up within 48 hours (excluding weekends and holidays) in AmTrust *Online* to obtain the claim number and the contact information for the assigned adjuster.

WC Only: How do injured workers obtain prescription drugs related to their injury?

Carlisle Medical, Inc. is our Rx provider and their prescription program is accepted at more than 69,000 pharmacies, including most of the major chain stores: CVS, Target, Walmart, Walgreens and Rite Aid. Following a workplace injury, the injured worker is mailed an ID card that they must activate by calling 800.553.1783. They may use the ID card to obtain related prescriptions.

In urgent cases, the employer should contact Carlisle, provide the applicable AmTrust policy number and group number W805, and ask Carlisle for a member number, which should be given to the pharmacy.

WC Only: How do I obtain posting notices and medical provider information?

At policy issuance, AmTrust will mail the insured a welcome letter containing an FAQ document with a link to a self-service portal (www.talispoint.com/amtrust/external). Posting notices, provider information and other claims information are available by state in the portal.

To view claims kits by state: Click on "State Rules / Kits" then click on your applicable state. You will also see any state-specific rules for selecting medical providers. Questions about claims kit items can be directed to Client Services at: 888.239.3909 ext. 298350.

Posting notices: Included in the talispoint online claims kit are downloadable posting notices. Note that the posting notice will be included in the welcome letter for the following states: CO, CT, FL, GA, ID, ME, MD, NY and NC (state-required).

Provider lookup: Medical providers may be looked up in the talispoint online portal by region, name and address. You may also create provider panels. Note that for the states of CO, GA, PA and TN, AmTrust will include a provider panel with the welcome letter (state-required).

California MPN: AmTrust's MPN provider is Anthem Premier Plus. Employers may contact Anthem at 844.213.2400 for general information. Anthem providers are included in our portal, but if you need to contact Anthem directly, you can e-mail or call their Medical Access Assistant at: anthempremierplusmaa@anthemwc.com or 844.752.1146.

Does AmTrust have a loss control / loss prevention web site?

You can find online resources at: https://amtrustgroup.com/specialty-programs-captives/claims/prevention. If you need more information or additional assistance, just let your broker know and they can assist you through their safety division, which works with AmTrust's Loss Control Division.

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