

Uncompromising Service.
Extraordinary Partnerships.





“The term ‘value-added’ is often overused, but not in Amerisure’s case. Their team really understands the business. Our insureds recognize what Amerisure and our agency can provide as partners, and they are very impressed.”

Client Partner

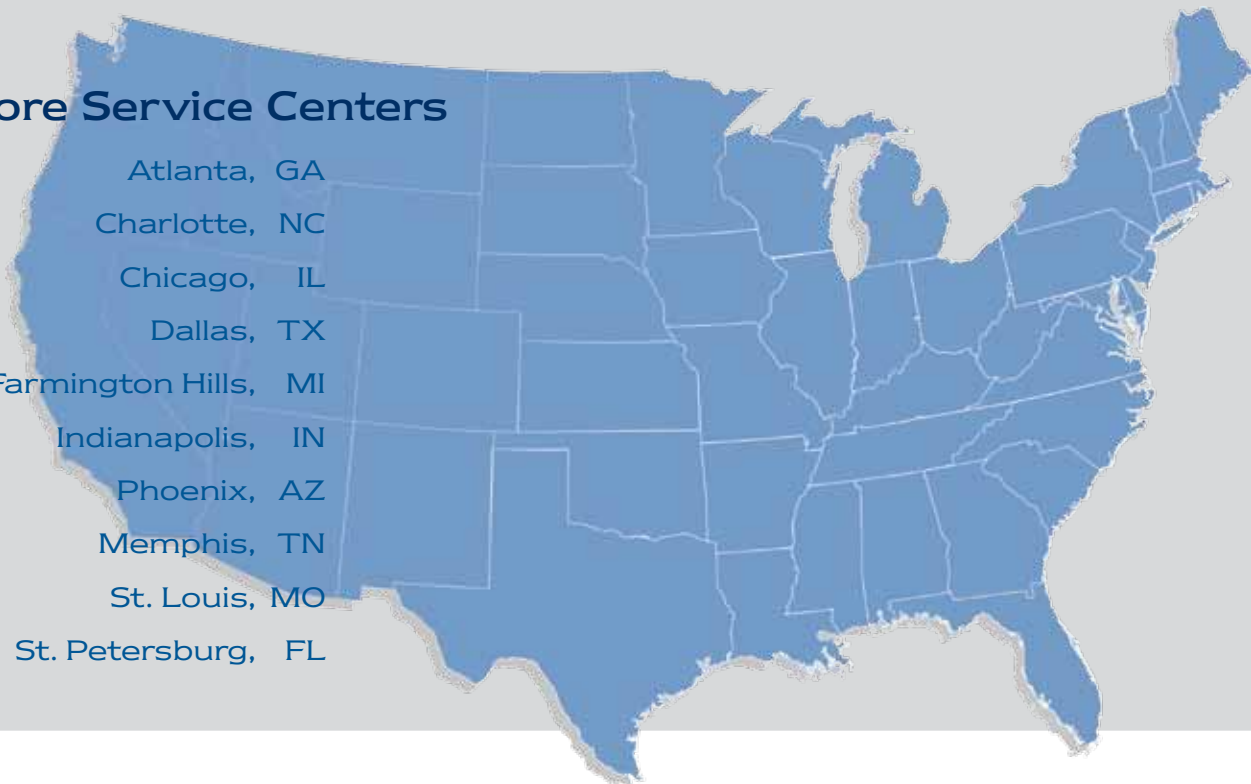
The Amerisure Difference

Amerisure’s partnership-based business strategy emphasizes massive differentiation through unparalleled service and innovative insurance solutions. Unlike any other strategy throughout the industry, this highly effective approach evolved from a single partnership established in the early 1900’s.

Protecting businesses means reducing hazards and the resulting claims and losses, as well as protecting the health and safety of every employee. When you partner with Amerisure, you’ll receive not only high-quality insurance products, but an uncompromising commitment to service resulting in superior value. It’s who we are, and what sets us apart.

Core Service Centers

- Atlanta, GA
- Charlotte, NC
- Chicago, IL
- Dallas, TX
- Farmington Hills, MI
- Indianapolis, IN
- Phoenix, AZ
- Memphis, TN
- St. Louis, MO
- St. Petersburg, FL




 A photograph of a McDonald's building roof with the iconic red sign and Golden Arches logo. The sign is illuminated and mounted on a brown metal roof structure.

McDonald's

“Amerisure’s focus on customer service is unlike anything I’ve ever experienced. They’re transparent, knowledgeable and very responsive.”

Client Partner

Uncompromising Service

Amerisure’s founding partnership-based strategy continues to serve as a guiding force in the alliances we’ve developed with our *Partners for Success*® (PFS) agencies, policyholders and employees.

Agencies Our partnership with agencies is executed through our exclusive PFS program and serves as our defining cultural cornerstone. Exceptional value is created by providing the highest level of service to those agencies whose business goals and performance standards parallel our customer-focused, value-driven philosophy.

Policyholders Our commitment to policyholders is second to none. In conjunction with our agencies, we offer tailored coverages and extensive services to develop and implement strategies that support safe work sites and minimize exposure to risk.

Employees As a performance-driven organization, Amerisure recognizes and encourages employee efforts that strengthen our service culture. Success-oriented employees have the opportunity

to receive specialized training to increase their knowledge, prepare them for additional responsibility and to better the service of Amerisure to its partners.

With Core Service Centers strategically located throughout the United States, Amerisure provides the stability and protection you need, while delivering the responsiveness and personal service you deserve. Amerisure

has a proven history of financial strength, earning a rating of A (Excellent) by A.M. Best Co., the world’s oldest and most authoritative insurance rating and information source.



Professional Consulting Group Reducing Loss Costs While Creating Safer Work Environments

Amerisure's Loss Control experts are among the best in the business. They understand the most effective way to minimize or eliminate loss is to prevent accidents from happening in the workplace. It begins with a thorough evaluation of the workplace and development of risk-reduction alternatives. By following their recommended guidelines, policyholders can implement programs designed to reduce accidents and injuries, as well as the resulting claims and costs.



**96% of participants rated
Amerisure Training Seminars as
“Above Average” or “Excellent”**

Taken from the most recent policyholder and/or agency independent surveys.

“We’ve decreased our claims significantly over the past four years. And this, in large part, is due to our Amerisure Loss Control Consultant. He has played a major role in the strong safety culture we have today.”

Client Partner



Professional Consulting Group services

- Safety program evaluation
- Hazard control recommendations
- Industrial hygiene consultations
- Safety communication and education materials
- Safety culture survey

Additional available services


- Acupath™ Ergonomic Assessment – “lumbar motion monitor”
- Loss Control Partnership Reports
- Client Stewardship Report
- Premium Audit Services – annual audit reviews
- Credit Services – online payment options

Amerisure’s Risk Management Services provide top-performing Loss Control personnel to help policyholders manage risk through loss analysis, policyholder consultation and supervisory education and training. These programs support policyholders in their efforts to meet regulatory obligations, reduce losses and improve profitability.

Loss Control-PCG training programs

- Accident Investigation
- Managing Your Claims
- Manager and supervisory safety training on safety topics, such as:
 - Accident Investigation
 - Material Handling
 - Security Procedure Review
 - Slip and Fall Protection





“It has been such a pleasure working with Amerisure. All of their claim adjusters are friendly and quick to answer any questions we may have. The online claim reporting service provides an easy way to report new claims, and allows for quick turnaround in receiving a claim number. Switching to Amerisure has definitely made my job easier.”

Client Partner

Amerisure ClaimsServiceSM Program —Setting Industry Standards

Amerisure is recognized throughout the insurance industry for consistently delivering superior claim service. Employing a truly integrated approach, we are committed to being the policyholders’ advocate for the containment of losses. Through our exclusive Advocate ClaimsServiceSM Program, we provide uncompromising support to the policyholder, strengthening our claim reduction and claim resolution services by:

- **Respecting the policyholder’s money as if it were our own**
- **Protecting the policyholder’s assets and reputation in the claim adjustment process**
- **Involving the policyholder in the review process**

With relentless attention to detail, Amerisure Claim Adjusters, Supervisors, Corporate Consultants, Managers and Officers review

claims and discuss the most effective ways to resolve them. These Claim Specialists provide same-day customer contact, 24-hour emergency reporting and payment of first-party claims within 48 hours after settlement—while continually earning exceptional evaluations from our PFS agencies and their policyholders.

Through our enhanced communication and management of claim processes, our collaboration with the appropriate parties provides policyholders with tools to control medical costs associated with a loss and return injured employees to the job sooner.

The Advocate ClaimsServiceSM Call

For claims with greater exposure, our Advocate ClaimsServiceSM Program establishes a formalized communication plan between PFS agencies, policyholders and Amerisure Claim Specialists. A regularly scheduled claim service call provides the most effective methods to improve claim resolution and control claim costs, including medical status and treatment for injured employees.

Online Claim Reporting

Submitting a claim couldn’t be easier with Amerisure’s Online Claim Reporting. By accessing claim forms online and entering the basic information, policyholders and agencies can submit a claim in minutes—allowing Amerisure’s claim experts to begin processing it immediately.

Emergency after-hours claim service: 888-664-2524





Aggressive Cost-Containment That Gets Results

Amerisure's commitment to help policyholders reduce or eliminate losses is the driving force behind our aggressive cost-containment programs. When an injury occurs, Amerisure's cost-containment professionals take action with a proactive, hands-on approach to help policyholders maintain a healthy, experienced workforce.

Managed Care Services Include:

- **Nurse Case Managers:** Amerisure nurses triage all new lost time claims—focusing on the management of appropriate treatment and enhanced communication between medical providers, Amerisure Claim Specialists and injured workers
- **Pharmacy Benefits Manager:** Amerisure has partnered with Cypress Care, a leading pharmacy benefits manager (PBM). Injured workers receive a PBM card, which provides ease from out-of-pocket expenses, while allowing appropriate monitoring of medications
- **Medical Bill Review:** Adjustment of bills for proper payment amount
- **Utilization Review:** Monitors appropriate medical treatment
- **Additional Services:** MRI network, Durable medical equipment program, PPO

Return-to-Work Programs

Amerisure Claim and Loss Control Specialists focus on working with policyholders to mitigate costs by returning injured employees to work as quickly as possible.

- **Light Duty Program:** Identifies short-term or long-term alternative position with current employer
- **Vocational Rehabilitation Network:** Specialists retained to locate a new work opportunity for an injured worker using current skills or through retraining

Fraudulent Claim Investigation

Amerisure's Special Investigative Unit helps protect policyholders and their assets against insurance fraud.

- Fraud Tip Hotline: 888-291-6524
- Preferred vendor list of investigative agencies

Litigation Management Services

Corporate litigation consultants coordinate legal proceedings to minimize expenses to policyholders. Benefits include:

- Effective use of staff counsel
- Aggressive management of defense counsel
- Preferred attorney network
- Fee management through bill review

Subrogation

Subrogation specialists provide consistent directed efforts to recover monies from responsible third parties.

Features include:

- Centralized Subrogation Unit
- Dedicated subrogation specialists



SERVICE PLAN *for*



McDonald's Owner / Operators



OUR COMMITMENT

Amerisure Loss Control Service

The following loss control services are proposed by Besnard & Associates Insurance and Amerisure Partnership Team to you the McDonald's Owner/Operators for this policy year:

Safety Consultation

Immediately

1. Review your current Safety and Claims process. Identify participants, areas of focus, future training opportunities and enhancements
2. Strategize and identify future training and ideas

Targeted Impact – Ensure that Amerisure Consultants are familiar with your specific training programs and operating procedures.

3. Initiate request / materials for online access (SureConnect).

Targeted Impact – Increased communication to you regarding claims activities and losses.

Scheduled Service

1. *Quarterly* - loss analyses will be conducted to address any emerging trends or problems.

Targeted Impact - Ensures focus of service plan on injury prevention, exposure control and minimizing loss costs.


2. *Quarterly* - Communication pathway(s) established (newsletters, email correspondence) to address emerging trends, or potential problems that have been caught elsewhere. Agency partnership with materials.

Targeted Impact - Communication to optimize outcomes and prevention. Ensuring that locations are aware of potential issues emerging trends, and effective responses conducted by other franchises.

3. Restaurant location visits*
 - Service focus on application of existing programs
 - Strength and effectiveness of the orientation and other training program
 - Monitor & review injury patterns – tenure, repeaters, job position
 - Hazard recognition and injury prevention*

Targeted Impact – Reduce losses, increased prevention activities, and early identification of potential safety issues at the location level.





* Individual restaurant surveys - hazard recognition and injury prevention. Specific targeted areas:

- Slips and Falls – Floor cleaning procedures, use of non-slip shoes, condition of any stairs or ladders, ice and condensation in the cooler and freezer, the use of wet floor signs.
 - Lifting and Handling – Storage procedures to reduce lifting, with specific care addressing boxes of fries, meats, unloading of trucks, bags of trash (ensuring that they are emptied before they are too full, and testing to ensure that liquids are not weighing them down too heavily), syrup tanks and boxes, shake mix, and other heavier items.
 - Struck By or Against – The layout of equipment and raw materials, plus material flow throughout the restaurant.
 - Contact with Hot Items – To include procedures when changing grease in the fryers, handling and cleaning of McCafe areas, hot water, steam, and other hot objects and grill surfaces.
 - Cuts – Procedures for use of knives, can lids, grill tools, and other sharp objects.
4. Identify and improve cost control and risk reduction activities including:
- Accident Investigation
 - Return to Work – Including identification of transitional duty jobs
 - Fraud Prevention

Targeted Impact – More effective root cause analysis and corrective action, plus a reduction of overall claim cost once post injury.

9-12 Months into policy period

1. Loss Control Partnership report – Analysis of program, quantification of service impact, planning for renewal.

Targeted Impact – Review effectiveness of loss control efforts, discuss changes that might be needed with and prepare for renewal.

Our McDonald's Worker Safety Resources

www.ProfitFromSafety.com

and

www.mcdsafety.com



OUR COMMITMENT

McDonald's Insurance Program Amerisure Claims Service Workers' Compensation

The following services are offered by Amerisure Claims, in conjunction with Besnard & Associates Insurance, regarding the workers' compensation policies for McDonald's:

- Same day contact with insured after a claim is reported.
- 24-hour contact with injured worker and medical provider.
- Advocate Claims Service (ACS) calls on litigated or lost-time claims at 90 days.
- Notification of significant reserve changes
- Communication with insured to promote return-to-work in a timely fashion.
- Notification and collaboration with insured on all denied claims.
- Notification to insured of all legal issues.
- Consultation with insured prior to any subrogation pursuits.
- Ability for insured to view adjuster log notes (this is negotiable).
- If requested, quarterly (timing negotiable) claims reviews for all open lost-time claims.
- Consultations with insured for surveillance efforts.
- Participation by insured is encouraged in all legal proceedings.
- Insured is updated on a regular basis regarding medical and legal activity on any open claim.
- Ninety days after defense is assigned to a claim, a Claims Adjuster Attorney Resolution Team (CAART) review will be conducted.
- Conduct background checks on claims that warrant their use.





www.wcmcd.com