



**2020
AMETROS ANNUAL REPORT**



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ABOUT AMETROS

Ametros makes healthcare easy for injured individuals and those paying for their medical needs out-of-pocket. Our mission is to protect and empower the future of medical care by helping our members save money on medical expenses and save time in dealing with the complex healthcare system.

Founded in 2010 and headquartered in Wilmington, MA, Ametros has over 100 employees serving tens of thousands of members who are committed to helping them live healthier lives.

ABOUT THIS REPORT

The following report is an annual review encompassing Ametros' member and client service and healthcare savings data. It also highlights our core values and the causes we support.

REPORTING PERIOD

This report covers Ametros activities for the 2020 calendar year.

ASSURANCE

Ametros is responsible for the preparation and integrity of the information in this report. Ametros engaged DiCicco, Gulman & Company LLP (DGC), a leading independent accounting, auditing, and business advisory firm, as an independent third party CPA firm to review and provide limited assurance on our calendar year activities related to healthcare savings, and service data. Any figures not footnoted with a (1) have not been reviewed by DGC and are for informational purposes only. Please refer to the appendix for DGC's independent accountant's report. Data contained herein does not constitute legal advice or any guarantee of future

ONLINE VERSION

A digital version of this report is stored on Ametros' website at: ametros.com/download/2020-impact

CONTACT

Ametros invites readers to submit questions or comments on the topics covered to marketing@ametros.com.



HOW TO USE THIS REPORT

To Our Members and Clients,

2020 was a roller coaster of a year, and we want to thank you for continuing to put your trust in Ametros.

We are proud of our Ametros team members for how we have managed our way through a variety of challenges, while still delivering to our members, and emerging as a stronger company as a result. Even if we didn't anticipate doing it from our kitchen table or bedroom, we were able to serve our members and clients when they needed us most.

In order to continue to offer full transparency, we've expanded the Member Impact Report we created in 2019 and developed it into an Annual Ametros Report that showcases benefits of our services, insights into the member and client experience, as well as breakdowns on the different financials and savings numbers. As the industry leader in post-settlement healthcare and fund management, our goal is to continue setting the bar for transparency and insights into our industry.

We hope you find our 2020 Annual Ametros Report useful, as we will be continuing to update it and share more and more each year. You can find out more about Ametros and our services, including helpful industry resources, on our website [ametros.com](https://www.ametros.com). We appreciate the opportunity to serve you and are committed to another decade of helping our members succeed!

Sincerely,

The Ametros Executive Team



PORTER LESLIE
CEO



NICOLE SAUK
CFO

OUR VISION

Ametros was founded in 2010 with the vision of making healthcare easy for injured individuals and anyone that is paying for their medical needs out-of-pocket. Our mission is to help those individuals save money on their ongoing medical expenses, and to help them save time from dealing with the hassle of the complex healthcare system. Our company culture and team has been a key driver to the service levels delivered to our members.



OUR CORE VALUES



COLLABORATE

Cultivate strong working partnerships with team members while working towards our collective mission – we succeed, fail, and learn together.



EVOLVE

Seek out change, ask why, and strive to continually improve ourselves, Ametros, and the value we deliver to our stakeholders.



CARE

The heart of Ametros is people - our team, our members, and our clients - Care about the company's success and the work that you do to contribute to it.

World News

CORONAVIRUS PANDEMIC

1, April

www.loremipsum.com

HOW STAYING AT HOME CAN STOP CORONAVIRUS

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WHEN WILL THERE BE A CORONAVIRUS VACCINE?

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TWELVE MYTHS ABOUT CORONAVIRUS

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1, April

Amet et News

CHANGE IN EXECUTIVE LEADERSHIP

PORTER LESLIE PROMOTED TO CEO

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NICOLE CHAPPELLE TEAMS THE AMETROS TEAM

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OUR RESPONSE TO COVID-19

MEMBER RESOURCES

Ametros closely monitored the pandemic and paid close attention to updates from the CDC, taking a number of precautionary measures for the health and safety of our members and colleagues. We made sure our members had the most effective resources and support by creating a page that compiled all of the most up to date information all in one place at [ametros.com/covid-19](https://www.ametros.com/covid-19)

We also created a page that mapped out how COVID-19 was affecting each state's workers' compensation board including closures, virtual options, and more: [ametros.com/industry-impacts-due-to-covid-19](https://www.ametros.com/industry-impacts-due-to-covid-19)

INDUSTRY WEBINARS

2020 made us rethink how we could still connect with our industry colleagues while staying at home. We held over 10 webinars throughout the year, including four on how COVID-19 was affecting our industry:

- How Have State Workers' Compensation Systems Adapted to the Coronavirus Pandemic?
- The Future of Claims: Thoughts from ALJs on the Impact of COVID-19 in Workers' Compensation
- The Coronavirus Pandemic in Workers' Compensation: What are the Medical Providers Thinking?
- What Law Professors are Thinking about COVID-19 & Other Relevant Workers' Compensation Topics

You can find all of our webinar recordings at: [ametros.com/webinars](https://www.ametros.com/webinars)

INCREASE IN TELEHEALTH

Our members have access to both telehealth and mail order pharmacy options, and during the pandemic we worked closely with them to help them find telehealth providers or work with their existing providers on telehealth options. The graph below shows the total number of telehealth claims from our members in 2019 vs. 2020.



10 YEARS OF SERVICE BUILT AROUND OUR MEMBERS



Our main goal is to make life easier for injured individuals who have settlement funds.

We manage a wide variety of settlements, including those involving:

- Workers' Compensation
- Liability or Personal Injury
- Structured Settlements
- Lump Sums
- Medicare Set Asides
- Non-Medicare Funds

With our solutions, injured individuals don't have to worry about paying bills, keeping receipts, or paying full price for prescriptions or treatments. We help them make the most out of their settlement funds.

Members on our platform have cases of all sizes, with our smallest case being less than \$1,000⁽¹⁾, and our largest over \$10 million.⁽¹⁾

LESS THAN

\$1K

SMALLEST CASE⁽¹⁾

OVER

\$10M

LARGEST CASE⁽¹⁾

OVER

\$2B

MANAGED⁽¹⁾

MEMBERS IN

ALL 50

STATES⁽¹⁾

OUR MEMBER IMPACT

One of the most frequently asked questions we receive is “how will my settlement money last for the rest of my life?” The savings that we provide our members extend the life of their funds, while providing all parties with more confidence in the overall settlement.

If a member does exhaust their funds in a given year, they may become responsible for paying out-of-pocket or for copays and deductibles on their treatments and prescriptions. Additionally, if they have a Medicare Set Aside account, we coordinate with the Centers for Medicare and Medicaid Services (CMS) to ensure CMS becomes the primary payer and provides coverage. We work hard to help members save money to reduce their chances of running out of funds.



\$33,976,247

**SAVED BY AMETROS
MEMBERS IN 2020⁽¹⁾**

44.2%

**AVERAGE SAVINGS
PER MEMBER IN 2020⁽¹⁾**

LESS THAN

2%

**OF MEMBERS EXHAUSTED
ACCOUNTS IN 2020⁽¹⁾**

(1) Statistic reviewed by DGC. Please refer to the appendix for DGC' independent accountant's report.

WHAT OUR MEMBERS ARE SAYING

☞ Every time I call for help, they are friendly, give me the information I need and take the stress out of the paperwork end for me. Thank you to all of your staff for helping me through a difficult time. It eases my mind to have help available so I can concentrate on healing. ☞

☞ Very happy with the structure and organization of this company. As much as I was feeling overwhelmed with having to figure out a new way of managing my insurance, they knew what needed to be done and took it off of my shoulders. ☞

☞ Being Injured, having a chronic condition (which means it is never going away), & then, before settling, I had to literally fight at every turn for my medical care or medicine, creates further 'mental' distress on top of the physical stress of trying to move. I can't put into words, just how thankful I am that my lawyer insisted on Ametros/CareGuard, to handle my care under my settlement. EXCEPTIONAL CARE. ☞

☞ **It's like a family, they step in and take care of us like we take care of each other.** ☞

-Jim Jones & Monica Jones (pictured right)

82%
CUSTOMER SATISFACTION
SCORE⁽¹⁾



(1) Statistic reviewed by DGC. Please refer to the appendix for DGC's independent accountant's report.

PARTNER NETWORK FOOTPRINT

At Ametros, we have a strong focus on expanding our partnership with provider and pharmacy networks to provide our members with discounts to extend their medical funds.

In 2020, our members visited 7,698⁽¹⁾ providers, 5,822⁽¹⁾ pharmacies, and utilized 233⁽¹⁾ different Durable Medical Equipment (DME) providers, which is only a fraction of the overall network available to them. While we do our best to provide access to the most expansive network by working with our network partners, our members are free at any time to go to any pharmacy or provider in the country, whether they are in-network or out-of-network.

Our team consistently contacts providers and pharmacies that are not already part of the network to negotiate discounts on behalf of our members.

Our members can seek treatment at over 700,000 providers, use over 65,000 pharmacies, and access over 100,000 DME providers that are within the network.

We are focused on advancing our technology and training our team to be experts at reviewing bills, to identify areas to provide further savings to our members.

(1) Statistic reviewed by DGC. Please refer to the appendix for DGC's independent accountant's report.

IN 2020, OUR MEMBERS VISITED



7,698

Different
Providers⁽¹⁾



5,822

Different
Pharmacies⁽¹⁾



233

Different DME
providers⁽¹⁾

OUR MEMBERS HAVE ACCESS TO

OVER

700,000

providers
through Ametros'
partner networks

OVER

65,000

pharmacies
through Ametros'
partner networks

OVER

100,000

DME providers
through Ametros'
partner networks

PROVIDER VISITS: SAVINGS FOR OUR MEMBERS

Ametros' partner networks of providers allows members to save on their treatment when they visit a doctor or specialist. On average, members saved 51.7%⁽¹⁾ on their provider visits in 2020. Ametros reviews every bill sent in by providers, searching for areas a member can save. Ametros then runs the bill through a network, where possible, to uncover further savings.

While a large insurance company has tools in place to reduce bills, these savings can be difficult or near impossible to achieve for an individual on his or her own. An example of how these savings were achieved is below.

51.7%⁽¹⁾
AVERAGE SAVINGS

SAVINGS EXAMPLE

TYPICAL PROCEDURE BILLED AT	\$33,370
AMETROS BILL REVIEW AND NETWORK DISCOUNTS	\$18,990
<hr/>	
TOTAL AMOUNT PAID BY AMETROS MEMBER	\$14,380
TOTAL SAVINGS	57%

(1) Statistic reviewed by DGC. Please refer to the appendix for DGC's independent accountant's report.



PRESCRIPTIONS: SAVINGS FOR OUR MEMBERS

Ametros' partner network of pharmacies also allows members to save on their prescriptions. On average, members saved 33.1%⁽¹⁾ on their prescriptions in 2020. When a member visits the pharmacy and presents their CareGuard card, they often gain access to our network discounts, which are always the lower of the usual and customary price the pharmacy would charge or better. An example of how Ametros members save on their prescriptions is below.

33.1%⁽¹⁾
AVERAGE SAVINGS

SAVINGS EXAMPLE

TYPICAL PRESCRIPTION FILL, USUAL AND CUSTOMARY PRICE AT THE PHARMACY	\$1,240
AMETROS NETWORK DISCOUNTS	\$621.8
<hr/>	
TOTAL AMOUNT PAID BY AMETROS MEMBER	\$618
TOTAL SAVINGS	33%

(1) Statistic reviewed by DGC. Please refer to the appendix for DGC's independent accountant's report.



DURABLE MEDICAL EQUIPMENT: SAVINGS FOR OUR MEMBERS

Ametros' partner network for Durable Medical Equipment (DME) has allowed members to save on equipment such as wheelchairs, catheters, and walkers. On average, Ametros members saved 42.8% on their DME needs. Through our partners, Ametros members are able to save on the items they need. An example of these savings in action is below.

42.8%
AVERAGE SAVINGS

SAVINGS EXAMPLE

TYPICAL DURABLE MEDICAL EQUIPMENT
ITEM

\$1,865

AMETROS NETWORK DISCOUNTS

\$746

TOTAL AMOUNT PAID BY AMETROS MEMBER

\$1,119

TOTAL SAVINGS

40%



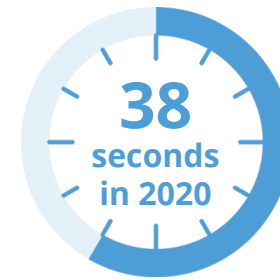


AMETROS TURNAROUND TIMES

At Ametros, we want to ensure we are responsive to our members, clients and partners, and we hold ourselves to high standards to ensure we are responding quickly to incoming calls or inquiries. In 2020, we handled over 200,000 calls from our members. Our teams have monthly goals surrounding turnaround times so we can get people the answers that they need, fast.

MEMBER RESPONSE

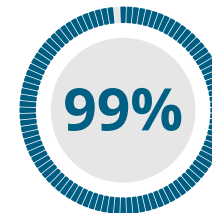
Our average speed of answer (ASA) for our members has decreased almost half going from 64 seconds in 2019 to 38 in 2020!



CLAIM PROCESSING



All provider bills are paid within 15.15 days on average⁽¹⁾



99% of prescriptions are processed in 1 hour. The majority of prescriptions are processed automatically



Durable medical equipment claims are paid in less than a week from when the bill is received⁽¹⁾

⁽¹⁾ Statistic reviewed by DGC. Please refer to the appendix for DGC's independent accountant's report.

INTERNAL QUALITY INITIATIVES

In 2020, we continued with our efforts to focus on improving our systems and training to provide best-in-class services and experiences for our members.

QUALITY MONITORING

In 2020, we formalized our quality assurance process, giving us better insight into every interaction to uncover areas of improvement for Member Care Team training.

POST-CALL SURVEYS

Our post-call surveys allow our members to rate their satisfaction of the resolution of any issues after speaking with our team. Throughout 2020, the results to these surveys trended over 80% satisfaction rate!

VOICE OF CUSTOMER TEAM

In 2020, we established a Voice of Customer Team who utilizes our post-call surveys to capture feedback immediately and track our members' experience. The feedback is used to uncover valuable insights and incorporate it into changes for the team to continue improving our service. We also grew our Member Care team 40% throughout 2020.

CONTINUALLY IMPROVING AUTOMATION

With our entire company transitioning into the same system, we were able to add automation to different processes and continually improve upon how we operate throughout 2020. This automation boosted our productivity and reduced time spent on redundant activities.

MEDICARE & MEDICARE ADVANTAGE PLAN SUPPORT

Ametros members have access to a team of experts to help them understand and navigate the options available to them, as well as help them locate agents to assist them with enrollment. In 2020, this service was available to Ametros members free of charge and can be used either before or after settlement.



AMETROS TECHNOLOGY

While we have ensured our member phone calls and case tracking is done seamlessly and at the highest quality, Ametros has invested significantly in the past few years to continuously improve our technology and accessibility for our members. Our goal is to provide full visibility and transparency for our members, giving them a variety of ways to connect with our team.

ACCESSIBILITY

In 2020, Ametros redesigned the entirety of ametros.com to be compliant with the Web Content Accessibility Guidelines (WCAG), meaning our website is accessible and accommodating to people with disabilities.

CAREGUARD MEMBER PORTAL

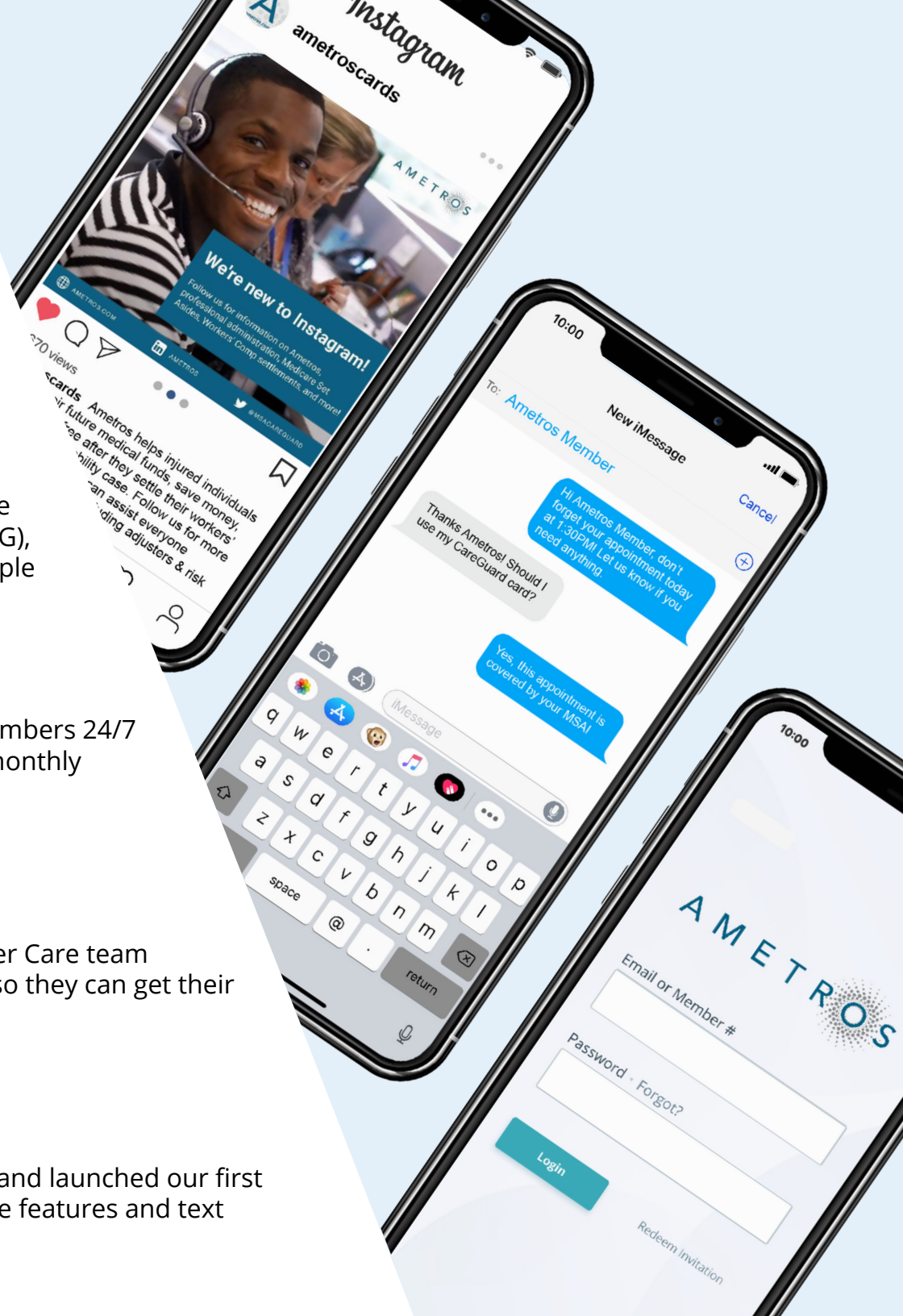
Ametros also has a secure online portal that is available to members 24/7 to give them full visibility into bills, savings, and to view their monthly statements online.

ONLINE CHAT

Ametros also allows members to chat directly with our Member Care team through online chat through our website and member portal so they can get their questions answered immediately.

TEXTING

In 2020, we started exploring the use of texting our members and launched our first campaign. In 2021, we are looking forward to introducing more features and text campaigns.



INDUSTRY CAUSES WE'RE PASSIONATE ABOUT

We are proud to support several organizations whose missions we firmly believe align with ours.

Kids' Chance is a national organization that provides educational opportunities and scholarships for the children of workers seriously or fatally injured on the job. Our General Counsel, Shawn Deane, is on the board of the Massachusetts Chapter, and our Senior Managing Director, Paul Sighinolfi is on the board of the Maine chapter. You can find out more about Kids' Chance at kidschance.org

The American Association of People with Disabilities is a national cross-disability rights organization that works to increase the political and economic power of people with disabilities. You can find out more about AAPD at aapd.com

The Alliance of Women in Workers' Compensation's mission is to effect positive change in the workers' compensation industry through networking, support, mentoring and collaboration. Our CFO, Nicole Sauk, co-founded the Massachusetts Chapter and is a proud board member, providing her expertise in speaking engagements, webinars, and networking events. You can find out more about the Alliance of Women in Workers' Compensation at allianceofwomen.org

LEADING ORGANIZATIONS WE SUPPORT



OUR MEMBERS



We understand that while we provide services for our members, they also go through challenging times in life just like all of us.

In 2020, we made hundreds of wellness calls and sent flower bouquets to our members going through hard times to show that we care and that they not only have a partner in their post-settlement journey, but a partner for life's tough obstacles as well.

DIVERSITY, INCLUSION & BELONGING

Diversity, Inclusion, and belonging efforts were always a top priority at Ametros, but in the summer of 2020, we realized we needed to be doing much more. In July, Ametros launched 3 employee run resource diversity charter groups to drive more diversity initiatives throughout the organization.

Ametros People of Color

Committed to creating a workplace and communities free of anti-culture, where every person has the social, economic, and political power to thrive.

Ametros Women's+

Uniting to empower the Ametros community regardless of gender identity in their aim for success by breaking barriers, creating opportunities for education and working to unite our community to achieve common goals through mutual respect.

Ametros Pride

Committed to the establishment and maintenance of a safe, welcoming community, regardless of gender expression, sexual orientation, and family structure. Creating life long allyship through education, understanding and mutual respect, and creating an inclusive workplace and community for everyone.

AMETROS & OUR COMMUNITY

Throughout 2020, Ametros employees participated in multiple charitable activities, donating their time, money, or resources to the following organizations or groups.



AMETROS LEADERSHIP & DIVERSITY



Ametros has, especially over the past year, made continued efforts to challenge the status quo and has supported various Diversity, Inclusion and Belonging initiatives. We've seen these in our Diversity Employee Resource Groups, recruitment efforts, guest speakers, heritage months, charitable giving, holiday spotlights and more! These initiatives can be reflected in the work we are doing every day, and we are proud to be working towards an environment of **Limitless Inclusion for All**.

Ametros is helping lead the way for representation of women in leadership. An analysis by Mercer shows a continued decrease of women representation in leadership the higher up in management we look.

Average percentages globally are:

- Executives - 23%
- Senior Managers - 29%
- and Managers - 37%

With 7% of Ametros' female leadership identifying as Hispanic and 14% identifying as Black, we have made strides in creating a leadership team that is representative of the organization as a whole, and the community around us.

According to Mercer, in the United States, women of color are disproportionately less likely to be promoted into higher levels of management.

U.S. National percentages of women vs. women of color in management are:

- C-Suite - 21% vs. 4%
- Senior Vice President - 26% vs. 5%
- Vice President - 30% vs. 7%
- Senior Manager/Director - 34% vs. 9%
- Manager - 38% vs. 12%

In 2021, we are committed to growing the diversity of our company and are looking forward to sharing this growth in future annual reports.

2021 Vision

We want to thank our clients, employees, and members for helping to contribute to the growth of Ametros over the past 10 years. Each year we're able to help more and more injured individuals live happier and healthier lives after settlement, and we're looking forward to continuing our growth in the future. Over the past 10 years, Ametros has grown from a small team of entrepreneurs working out of a shared office space into the national leader in professional administration with over 100 employees.

Finding innovative ways to provide transparency, savings, coordination of care, and Medicare compliance to our members will remain our core focus. Improving their healthcare journey will improve their lives and ensure our mutual success.

This is our second Ametros Impact Report and we plan to continue this report annually to memorialize the experience of our member base and show our improvements as we work toward our mission of taking care of our members.

To view our 2019 Member Impact Review, [click here](#).

Ametros Awards



2020 - Number 6
2019 - Number 8



2020 - Number 894
2019 - Number 819
2018 - Number 1844



2020
2019



A LOOK INTO 2021



It's Settled: The Ametros Podcast

What happens after a serious injury? Who do you turn to? Hear the authentic and inspirational stories of those injured individuals, their loved ones, and industry professionals. Our guests discuss their experiences living with a life-changing injury or their professional initiatives working towards making a difference within the insurance industry. Hosted by Shawn Deane, General Counsel for Ametros and available to listen on all major streaming platforms now!



We've launched Instagram!

Follow @ametroscards for updates on Ametros, our products, industry updates and more!

Follow @lifeatametros to learn more about our culture, career opportunities, and updates on what we're doing in our communities.

Don't forget to follow our other social accounts:



DISCLAIMER

Please be advised this information and materials on this website or in our marketing materials are presented for educational, general reference and informational purposes only.

The statistics shown here are averages, and are not representative of every experience. Your actual savings and discounts may be more or less than what is shown here. Your turnaround or wait time may also be more or less than what is shown in this report.

They are not intended to serve as legal or other advice. They are not intended to be a full and exhaustive explanation in any area and they should not be used to replace the advice of your own legal counsel.

Nothing on the Website should be construed as legal advice. Ametros makes no representation or warranty that the content is accurate, complete or current for any specific or particular purpose or application. For more information please refer to our [Terms & Conditions and Disclaimer page](#).

The following pages contain the official review conducted by independent accounting firm, DiCicco, Gulman & Company LLP of the information included in this report. Any statistics not included in the following exhibits were not reviewed.

The following pages are the independent work product of DiCicco, Gulman & Company LLP.



Settle well.



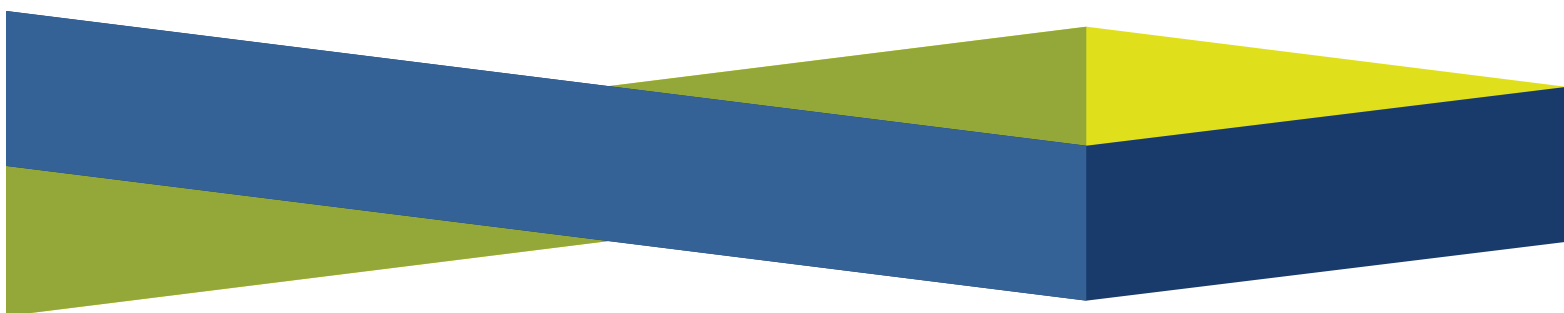
APPENDIX



AMETROS FINANCIAL CORPORATION

SCHEDULE OF CERTAIN STATISTICS
TOGETHER WITH INDEPENDENT ACCOUNTANT'S REPORT

DECEMBER 31, 2020



AMETROS FINANCIAL CORPORATION

SCHEDULE OF CERTAIN STATISTICS

DECEMBER 31, 2020

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Independent Accountant's Report

To the Board of Directors
Ametros Financial Corporation

We have reviewed the accompanying Schedule of Certain Statistics of Ametros Financial Corporation (the "Company") during the year ended December 31, 2020. The Company's management is responsible for presenting the Schedule of Certain Statistics based on the definitions of the Certain Statistics, as set forth in Note 2. Our responsibility is to express a conclusion on the Schedule of Certain Statistics based on our review.

Our review was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. Those standards require that we plan and perform the review to obtain limited assurance about whether any material modifications should be made to the Schedule of Certain Statistics in order for it to be based on the criteria. A review is substantially less in scope than an examination, the objective of which is to obtain reasonable assurance about whether the Schedule of Certain Statistics is based on the criteria, in all material respects, in order to express an opinion. Accordingly, we do not express such an opinion. We believe that our review provides a reasonable basis for our conclusion.

Based on our review, we are not aware of any material modifications that should be made to the accompanying Schedule of Certain Statistics, in order for it to be based on the definitions of the Certain Statistics set forth in Note 2.

Dicicco, Gulman & Company LLP

Boston, Massachusetts
December 17, 2021

AMETROS FINANCIAL CORPORATION**SCHEDULE OF CERTAIN STATISTICS**

During the Year Ended December 31, 2020

Smallest Member Case	<\$1,000
Largest Member Case	>\$10,000,000
Member Case Value Under Management	>\$2,000,000,000
Number of States Members Reside In	50
Customer Satisfaction Score (%)	82%
Dollars Saved by Ametros Members	\$ 33,976,247
Average Savings per Member (%)	44.2%
Percentage of Member Accounts Exhausted	<2%
Percentage of Members Fully Onboarded within 1 Month	78%
Number of Ametros Network PPO's Visited by Members	7,698
Number of Ametros Network Pharmacies Utilized by Members	5,822
Number of Ametros Network DME Providers Utilized by Members	233
Average Member PPO Visit Savings (%)	51.7%
Average Member Prescription Savings (%)	33.1%
Average Member PPO Bill Processing Time	15.15 days
Average Member DME Bill Processing Time	6.1 days

The accompanying notes are an integral part of the schedule of certain statistics.

AMETROS FINANCIAL CORPORATION AND SUBSIDIARY

NOTES TO SCHEDULE OF CERTAIN STATISTICS

Note 1 - Nature of Operations

Basis of Presentation

The accompanying Schedule of Certain Statistics (the “Schedule”) includes certain statistics and metrics of Ametros Financial Corporation and its wholly-owned subsidiary Ametros Claims Management, LLC (collectively, “Ametros” or the “Company”). The Schedule has been prepared from the Company’s 2020 transactions based on the definitions of Certain Statistics as further described in Note 2.

Description of Business

Ametros Financial Corporation was incorporated in the state of Delaware on August 26, 2010. On March 22, 2017, the Company formed a wholly-owned subsidiary, Ametros Claims Management, LLC. The Company provides a post-settlement medical management platform and Medicare Secondary Payer (“MSP”) compliance solution to insurance carriers, attorneys, self-insured employers and third-party administrators (collectively the “Clients”) located throughout the United States of America primarily through its professional administration product CareGuard. Upon becoming a Company member (the “Member”), injured parties gain access to discounts through the Company’s medical network (the “Ametros Network”) for their injury related treatments through CareGuard. The Members receive mandatory reporting assistance to maintain compliance with the Centers for Medicare and Medicaid Services (“CMS”). The Ametros Network consists of preferred provider organizations (PPO), durable medical equipment and skilled nursing providers (DME), pharmacy benefits administrators (PBA), and pharmacy benefits managers (PBM). Access to the Ametros Network allows Members to receive discounts on medication, provider treatment, durable medical equipment and skilled nursing that may otherwise be unavailable to them on a self-pay basis. The Company’s post-settlement administration services reach beyond MSP compliance to include the administration of non-Medicare custodial plans resulting from a Worker’s Compensation injury, no-fault accident, or medical malpractice.

Note 2 - Definitions of Certain Statistics

Smallest Member Case

During the year ended December 31, 2020, this is the case with the lowest total case size value of all active Members on the platform.

Largest Member Case

During the year ended December 31, 2020, this is the case with the largest total case size value of all active Members on the platform.

Member Case Value Under Management

This is the value of the total case size for all active members on the platform as of December 31, 2020.

AMETROS FINANCIAL CORPORATION AND SUBSIDIARY

NOTES TO SCHEDULE OF CERTAIN STATISTICS

Note 2 - Definitions of Certain Statistics (Continued)

Number of States Members Reside In

This statistic represents the number of states in the United States of America in which Members reside in as of December 31, 2020.

Customer Satisfaction Score (%)

This statistic represents the overall percentage that customers rated their experience with the customer service platform based on a scale of one to five, with one equal to 20% and five equal to 100% during the year ended December 31, 2020.

Dollars Saved by Ametros Members

The difference between the original billed amount of Member claims during the year ended December 31, 2020 and the final amount paid of those Member claims, excluding DME claims. Savings come from bill review, provider network discounts, and bill auditing.

Average Savings Per Member (%)

The Dollars Saved by Ametros Members divided by the number of Members who paid at least one claim (excluding DME claims) from their Ametros account during the year ended December 31, 2020.

Percentage of Member Accounts Exhausted

The number of members who received one or more depletion letters in 2020 divided by the number of members as of December 31, 2020.

Percentage of Members Fully Onboarded within 1 Month

The number of members who were fully onboarded within one month of their start with the platform during the year ended December 31, 2020 divided by the total new members in 2020.

Number of Ametros Network PPO's Visited by Members

The number of distinct Ametros Network PPO's that Ametros paid a Member claim for during the year ended December 31, 2020.

Number of Ametros Network Pharmacies Utilized by Members

The number of distinct Ametros Network Pharmacies that Ametros paid a Member claim for during the year ended December 31, 2020.

Number of Ametros Network DME Providers Utilized by Members

The number of distinct Ametros Network DME Providers that Ametros paid a Member claim for during the year ended December 31, 2020.

Average Member PPO Visit Savings (%)

The average of the difference between the final paid amount and the billed amounts of all Member PPO claims paid during the year ended December 31, 2020.

Average Member Prescription Savings (%)

The average of the difference between the final paid amount and the usual and customary amount of all Member prescriptions paid during the year ended December 31, 2020.

AMETROS FINANCIAL CORPORATION AND SUBSIDIARY

NOTES TO SCHEDULE OF CERTAIN STATISTICS

Note 2 - Definitions of Certain Statistics (Continued)

Average Member PPO Bill Processing Time

This represents the time it takes to receive, review and process payment for an Ametros Network PPO bill. This is determined by calculating the average difference between the date the bill is received and the date the bill is paid for all Member PPO bills during the year ended December 31, 2020.

Average Member DME Bill Processing Time

This represents the time it takes to receive, review, and process Member DME bills received through the Ametros Network. This is determined by calculating the average difference between the date the bill is received and the date the bill is paid for all Member DME claims made during the year ended December 31, 2020.