

A photograph of an elderly couple embracing warmly. The man, on the left, has a white beard and glasses. The woman, on the right, is smiling and has her arms around his shoulders. The image is overlaid with a semi-transparent blue filter.

2024

Member Impact Report


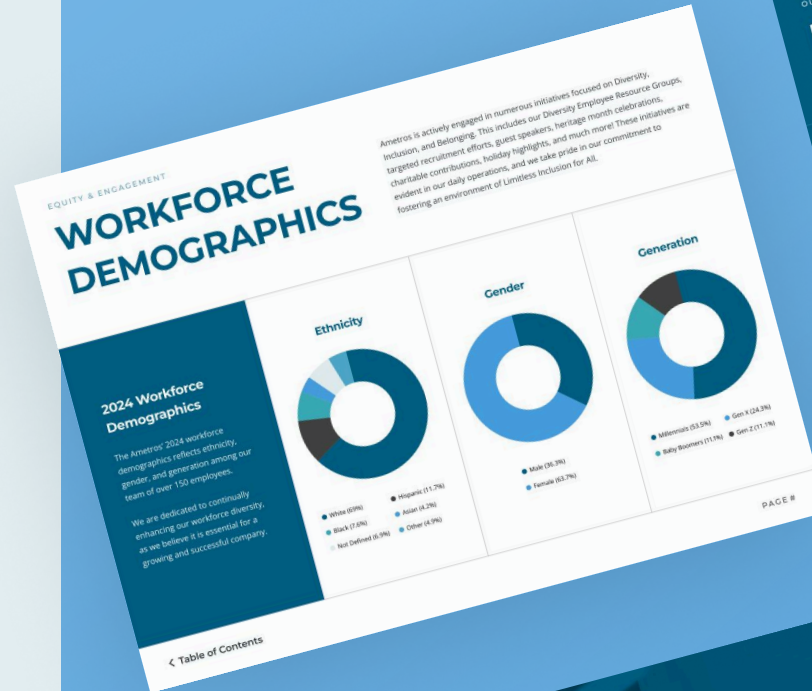


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REPORT OVERVIEW



OUR IMPACT

HEAR FROM OUR CLIENTS

"I've been working with the Ametros line of products for the last 5+ years and had tremendous success on my cases blending structures with professional administration, mostly due to the experience level and knowledge base of the Ametros team. I can't tell you how many times the Ametros team's holistic approach toward the claimant, attorney, and family involved have helped turn a NO into YES! I would not hesitate to bring in the Ametros team to assist me on a case when the products align."

Mike Schroeder Structured Settlement Consultant

"The importance of protecting healthcare data and funds could not be higher in today's world," notes Robert Blitz, Vice President of Claims at AmTrust Financial Services. "When it comes to settling a file, we only work with partners that meet our stringent security requirements while delivering great value."

Robert Blitz Vice President of Claims at AmTrust Financial Services

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In 2024, Our Members Visited...

Our Members Have Access to...

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OUR IMPACT

PROVIDER VISITS

Savings for our Members

On average, members saved 60%* on their provider visits in 2024. Ametros reviews every bill sent in by providers, searching for areas a member can save. Ametros then runs the bill through our partner networks, 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.

60%* Average Provider Savings Per Member

\$6,694* Average Provider Savings Per Member

Real Provider Savings Example from 2024

PROCEDURE BILLED AT **\$1,106.00**

AMETROS NETWORK DISCOUNTS **\$817.32**

TOTAL AMOUNT PAID BY MEMBER **\$288.68**

TOTAL SAVINGS **74%**

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OUR IMPACT

KEY FACTS

\$87M+* Saved by Ametros Members in 2024

53.9%* Average Overall Savings Per Member in 2024

\$6,719* Average Overall Savings Per Member in 2024

96.4%* of Members Carried Over Funds into 2025

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OUR IMPACT

HEAR FROM OUR MEMBERS

We offer a survey to our members after every interaction and ask for a rating out of 5 stars. Below are first-hand comments.

86%* CUSTOMER SATISFACTION

"I have had a great experience with Careguard! I was very impressed with the prompt assistance and careful attention to matters especially with my reimbursements."

"Navigating my Medicare Set Aside would have been quite challenging without the support of Ametros/ Careguard. Like many aspects of life, it's always comforting to have someone to help you along the way."

"I truly appreciate being able to speak with friendly representatives whenever I call with billing questions or issues. Their service is excellent!"

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OUR IMPACT

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 2024, our members visited **10,820* different providers** and **100* different pharmacy chains**, which is only a fraction of the overall networks available to them. 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.

We do our best to provide access to the most expansive networks, so they achieve savings more times than not. 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** that are within our 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.

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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 2024 calendar year.

Assurance

Ametros is responsible for the preparation and integrity of the information in this report. Ametros engaged PKF O'Connor Davies (PKFOD), a leading independent accounting, auditing, and business advisory firm, as an independent third party CPA firm to review our calendar year activities related to healthcare savings, and service data. Any figures footnoted have been externally reviewed by PKFOD. The data shared are for informational purposes only. Please refer to the appendix for PKFOD's independent accountant's report. Data contained herein does not constitute legal advice or any guarantee of future performance.

Online Version

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

Contact

Ametros encourages readers to share their questions or comments regarding the topics discussed by reaching out to marketing@ametros.com.

HOW TO USE THIS REPORT

We hope this report illuminates our day-to-day operations at Ametros and demonstrates the value we offer to our members, partners, and clients. Within these pages, you will discover information that shows our **commitment to simplifying healthcare for individuals post settlement**. Our aim is to provide you with valuable insights into the services Ametros delivers and to offer a deeper understanding of the experiences of our members, clients, and employees.

We are devoted to providing comprehensive and transparent benefits, and we hope this report reflects our ongoing efforts. Ametros is dedicated to providing simplicity, security, and support to our members, and our annual initiatives focus on enhancing our products and elevating our customer service.

This marks our **sixth annual report**, which presents a holistic view of Ametros and reinforces our commitment to transparency. In this report, we emphasize how our mission and values are integral to our daily operations, the exceptional customer service we provide, the positive impact we create for our members, partners, and employees, and the savings we ensure for our valued members.

We extend our **heartfelt gratitude** to our members and partners for your ongoing feedback and support, and for being integral to our mission of making healthcare easier. We are excited to finish 2025 strong together, building on a foundation of excellence that positions us for an exciting future.

— The Ametros Executive Team

Executive Leadership Team



Andrea Mills
President



Gal Zhovnirovsky
Chief Operations Officer



Allison Kelly
Chief Revenue Officer



Shawn Deane
General Counsel

COMPANY OVERVIEW



ABOUT AMETROS

Ametros is an industry leading professional administrator dedicated to simplifying healthcare for injured individuals and those managing out-of-pocket medical expenses post-settlement.

Through collaborative efforts with all parties involved in the settlement process, Ametros ensures seamless resolutions, providing **support**, **security**, and **potential savings post-settlement**.

Established in 2010 and based in Wilmington, MA, Ametros comprises a dedicated team of over 170+ employees who serve over 31,000+ members, supporting them in achieving greater well-being after settlement.



MISSION & VALUES

As part of Webster Bank, we proudly embrace its Mission and Values, which guide our purpose and actions every day.



Integrity

We do what’s right.

We act with honesty, communicate openly, and prioritize the greater good over individual gain.



Collaboration

We’re better together.

We share ideas, listen to each other, and build on our collective strengths to move forward as one team.



Agility

We embrace change and adapt quickly.

We stay curious, challenge the status quo, and welcome new ways of working to stay ahead.



Respect

We treat everyone with dignity.

We treat everyone with dignity. We foster an inclusive environment, value diverse perspectives, and approach each other with empathy and positivity.



Accountability

We own and deliver on our commitments.

We take responsibility, follow through, and support each other in doing what we say we’ll do.



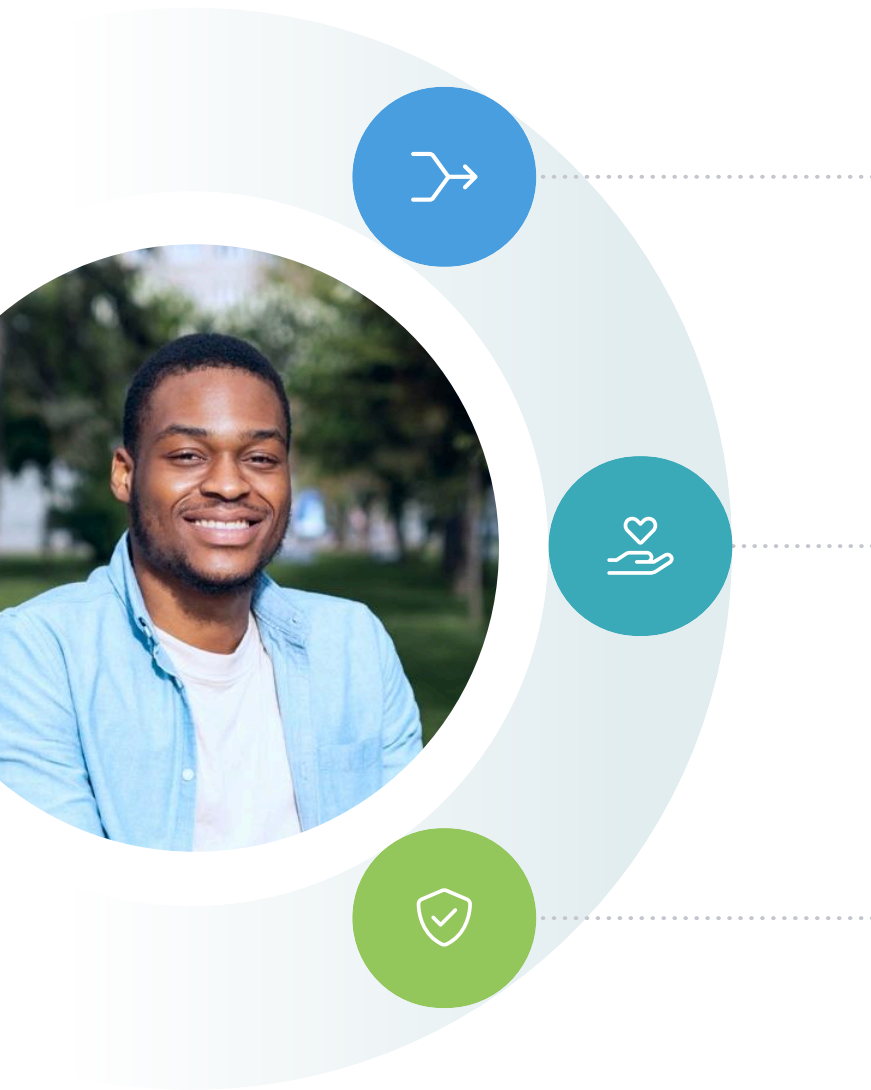
Excellence

We strive for the highest standards.

We are driven to exceed expectations, improve continuously, and deliver meaningful results with care and urgency.

CUSTOMER SERVICE BUILT AROUND OUR MEMBERS

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



Simplify

Our team helps simplify the settlement process by explaining to the injured individual what can be paid with their settlement funds so they don't need to worry about compliance requirements or billing errors – we handle it all!

Support

Our 100+ Care Advocates help with questions and provide support with medical equipment, provider relations, government benefits, prescriptions, and more!

Secure

We create a secure bank account in the injured individual's name, and our expert team submits all required government reporting to Medicare so their benefits stay protected.

50*

Members in All 50 States

<\$51*

Smallest Case

\$9.9M+*

Largest Case

\$3.9B+*

Managed

* Statistics reviewed by PKFOD. Please refer to the appendix for PKFOD's independent accountants' report

AMETROS & WEBSTER BANK



Ametros was acquired by Webster Bank (NYSE:WBS) in January of 2024. Webster is one of the largest banks in the country and a significant administrator of Health Savings Accounts as well. Ametros is now a subsidiary of Webster, but continues to operate under its own brand, and is the nation's largest professional administrator, helping individuals manage their ongoing medical care after a settlement.



"Webster has proven to be the ideal growth partner for our unique business. One year in, we remain deeply grateful to our clients and members for their continued trust, and we're energized by the momentum we've built together in this next phase of growth."

Andrea Mills | President



"A year after the acquisition, Ametros continues to align seamlessly with our strategic focus on building a diverse and resilient funding base. Its strong market position and client-centric value proposition have reinforced a compelling growth trajectory for this highly complementary business."

John Ciulla | President & CEO, Webster Bank

OUR IMPACT





Ametros supports over 31,000+ individuals with post-settlement medical needs, enabling us to negotiate purchasing discounts that help maximize their benefits and savings.

Because Ametros has over 31,000+ individuals receiving medical treatments, we are able to negotiate purchasing discounts. Best of all, our members never have to worry about being overbilled or billed incorrectly. Our technology and team review every bill to check for accuracy and where we can provide any discounts.

KEY FACTS

\$87M+*

Saved by Ametros Members in 2024

* Statistics reviewed by PKFOD. Please refer to the appendix for PKFOD's independent accountants' report

** In 2024, we updated how we define and calculate savings to better reflect actual cost reductions. While the overall savings metric remains the same, the way we determine what counts as "savings" has been improved for greater accuracy.

53.9%*

Average Overall Savings Per Member in 2024

\$6,719*

Average Overall Savings Per Member in 2024

96.4%*

of Members Carried Over Funds into 2025

PROVIDER VISITS

Savings for our Members

On average, **members saved 60%* on their provider visits** in 2024. Ametros reviews every bill sent in by providers, searching for areas a member can save. Ametros then runs the bill through our partners, 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.

60%*

Average Provider Savings
Per Member

\$6,694*

Average Provider Savings
Per Member

* Statistics reviewed by PKFOD. Please refer to the appendix for PKFOD’s independent accountants’ report

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Real Provider Savings Example from 2024

PROCEDURE BILLED AT

\$1,106.00

AMETROS PARTNER DISCOUNTS

\$817.32

TOTAL AMOUNT PAID BY MEMBER

\$288.68

TOTAL SAVINGS

74%

PRESCRIPTIONS

Rx Savings for our Members

Ametros partners with pharmacies to allow members to save on their prescriptions. On average, **members saved 38.4%* on their prescriptions** in 2024. When a member visits the pharmacy and presents their CareGuard card, they often gain access to 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.

38.4%*

Average Rx Savings Per Member

\$6,719*

Average Overall Savings Per Member in 2024

* Statistics reviewed by PKFOD. Please refer to the appendix for PKFOD’s independent accountants’ report

** In 2024, we updated how we define and calculate savings to better reflect actual cost reductions. While the overall savings metric remains the same, the way we determine what counts as "savings" has been improved for greater accuracy.

Real Rx Savings Example from 2024

PRESCRIPTION FILL, USUAL AND
CUSTOMARY PRICE AT THE
PHARMACY

\$1,062.99

AMETROS PARTNER DISCOUNTS

\$519.99

TOTAL AMOUNT PAID BY MEMBER

\$543.00

TOTAL SAVINGS

49%

HEAR FROM OUR MEMBERS

We offer a survey to our members after every interaction and ask for a rating out of 5 stars. Below are first-hand comments.



"I have had a great experience with CareGuard! I was very impressed with the prompt assistance and careful attention to matters especially with my reimbursements."



"Navigating my Medicare Set Aside would have been quite challenging without the support of Ametros/ CareGuard. Like many aspects of life, it's always comforting to have someone to help you along the way."



"I truly appreciate being able to speak with friendly representatives whenever I call with billing questions or issues. Their service is excellent!"

* Statistics reviewed by PKFOD. Please refer to the appendix for PKFOD's independent accountants' report



OUR IMPACT

HEAR FROM OUR EMPLOYEES

“

“This is, without a doubt, the best company I have ever worked for! I am treated with respect and feel genuinely valued as an individual.”

“

“The individuals at Ametros truly create a unique work environment. Overall, the employees genuinely care about one another and their work.”

“

“The culture which encourages cross-team collaboration here makes every project more impactful and rewarding”

“

“Ametros is a very special place to work! The people and culture make it special! I consider myself fortunate.”

HEAR FROM OUR CLIENTS



"I've been working with the Ametros line of products for the last 5+ years and had tremendous success on my cases blending structures with professional administration, mainly due to the experience level and knowledge base of the Ametros team. I can't tell you how many times the Ametros team's holistic approach toward the claimant, attorney, and family involved have helped turn a NO into YES! I would not hesitate to bring in the Ametros team to assist me on a case when the products align."

Mike Schroeder | Structured Settlement Consultant



"The importance of protecting healthcare data and funds could not be higher in today's world," notes Robert Biltz, Vice President of Claims at AmTrust Financial Services. "When it comes to settling a file, we only work with partners that meet our stringent security requirements while delivering great value."

Robert Biltz | Vice President of Claims at AmTrust Financial Services





PARTNER FOOTPRINT

At Ametros, we have a strong focus on expanding our partnership with provider and pharmacies to provide our members with discounts to extend their medical funds. In 2024, our members visited **10,820* different providers** and **106* different pharmacy chains**, which is only a fraction of the overall network available to them. 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.

We do our best to provide access to the most expansive networks, so they achieve savings more times than not. 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**. 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.

Our Members
Have Access to...

700K+
Providers

65K+
Pharmacies

100K+
DME

In 2024, Our
Members Visited...

10,820*
Different Providers

106*
Different Pharmacy Chains

* Statistics reviewed by PKFOD. Please refer to the appendix for PKFOD’s independent accountants’ report



PRIORITIZING RESPONSIVENESS TO OUR MEMBERS AND PARTNERS

Being responsive to our members and partners is one of our top priorities. We hold ourselves to high standards to ensure that we respond promptly to incoming calls and inquiries. Our teams set monthly goals focused on turnaround times to provide timely answers to those who need them.

MEMBER RESPONSE & CLAIM PROCESSING

We are continually striving to enhance our average speed of response to assist our members as efficiently and effectively as possible. Each year, we experiment with various strategies and test different variables to discover ways to improve our service.

Average time to answer a call 2024

57
SECONDS

Average time provider bills get paid

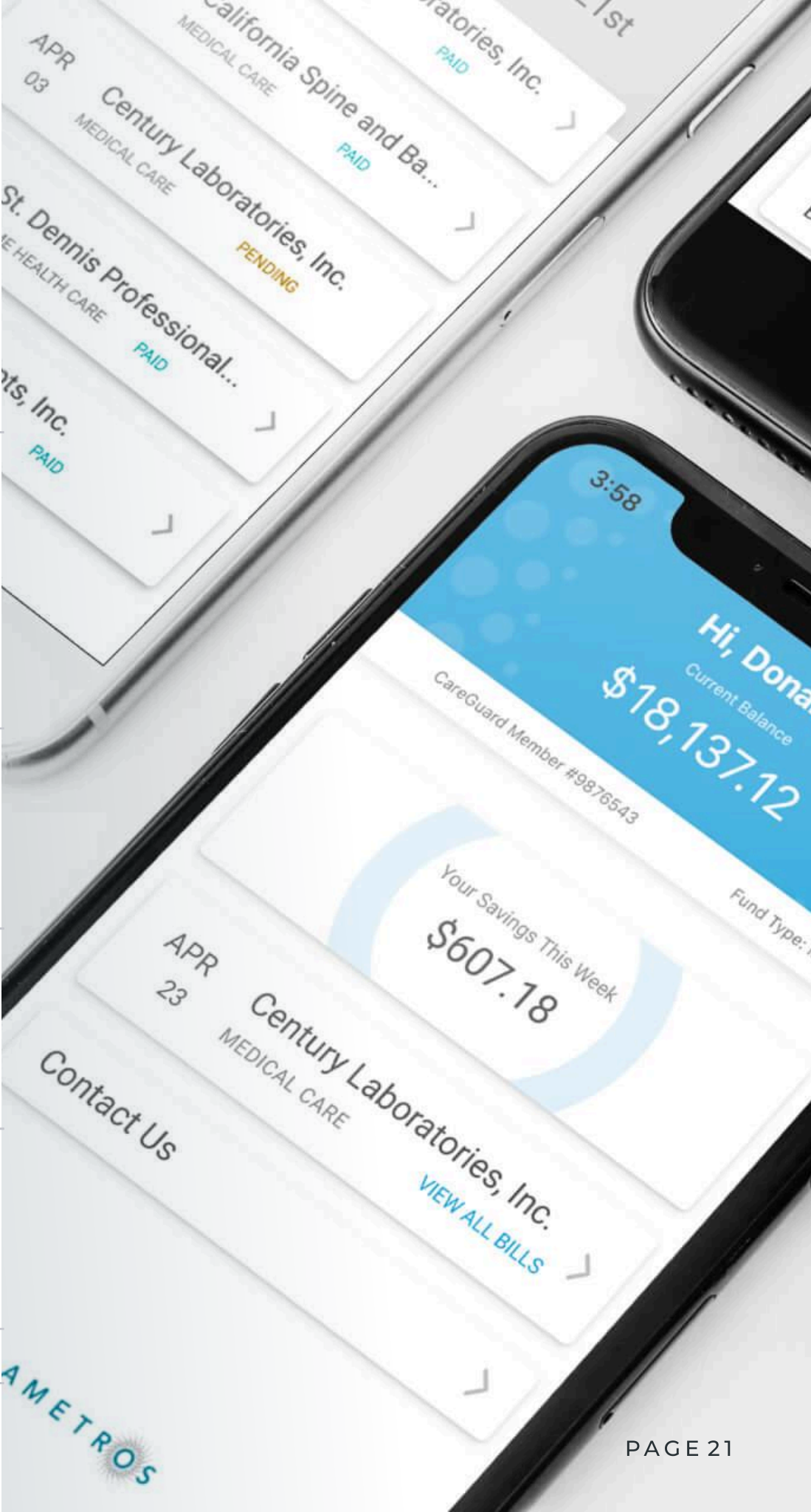
14.52*
DAYS

Average prescription processing time

The majority of prescriptions are processed automatically

<1
HOUR

* Statistics reviewed by PKFOD. Please refer to the appendix for PKFOD’s independent accountants’ report



IMPROVING MEMBER COMMUNICATIONS

Member Operations:



Two-Way SMS Implementation

We introduced two-way SMS in the Contact Center to support our omnichannel strategy and enhance member engagement. This instant and efficient communication channel enables quicker resolution of member inquiries.



Quality Assurance Framework Launch

A dedicated QA framework was launched to monitor and enhance member interactions. This initiative supports ongoing improvement, strengthens member relationships, and empowers our team.



Real-Time Post-Call Surveys

Real-time surveys are now delivered immediately after calls, capturing member sentiment at a key moment. This allows us to respond promptly and continuously improve the member experience.



IVR Messaging for Kids' Chance

We implemented IVR messaging to promote Kids' Chance scholarship opportunities, helping provide educational support for the children of our members. Learn more at www.kidschance.org.

Claims, DME, and Rx

Claims

Following the Change Healthcare shutdown in February, we swiftly implemented both short- and long-term solutions to ensure uninterrupted care for our members and timely payments for providers.



INCLUSION & ENGAGEMENT



WORKFORCE DEMOGRAPHICS

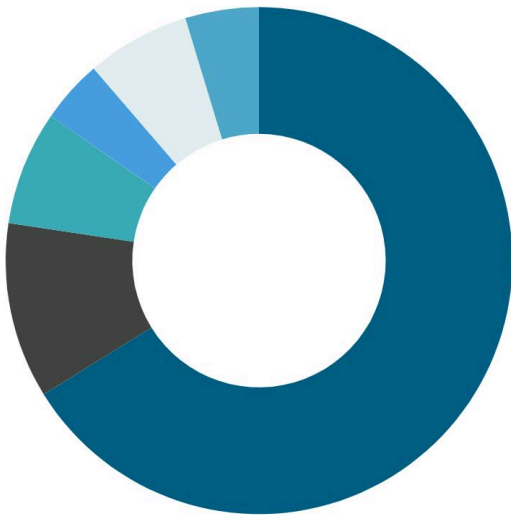
Ametros is actively engaged in numerous initiatives focused on Inclusion and Belonging. This includes our BRGs that supports all colleagues, targeted recruitment efforts, guest speakers, cultural celebrations, charitable contributions, holiday highlights, and much more! These initiatives are evident in our daily operations, and we take pride in our commitment to fostering an environment of Limitless Inclusion for All.

2024 Workforce Demographics

The Ametros' 2024 workforce demographics reflects ethnicity, gender, and generation among our team of over 190 employees.

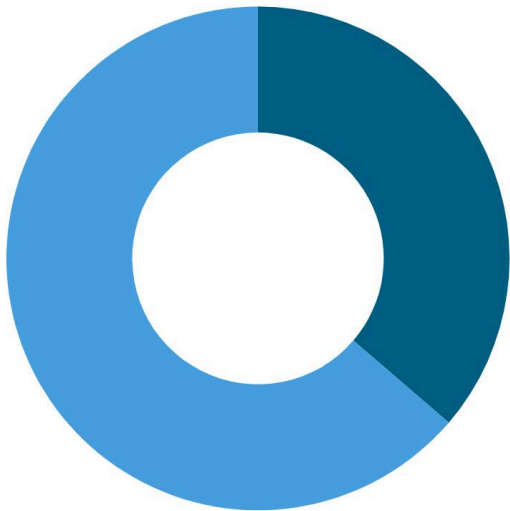
We are dedicated to continually enhancing our workforce diversity, as we believe it is essential for a growing and successful company.

Ethnicity



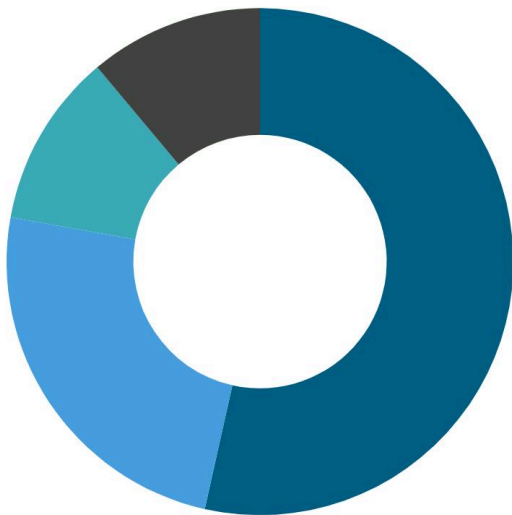
- White (69%)
- Black (7.6%)
- Not Defined (6.9%)
- Hispanic (11.7%)
- Asian (4.2%)
- Other (4.9%)

Gender



- Male (36.3%)
- Female (63.7%)

Generation



- Millennials (57.4%)
- Gen X (23.3%)
- Baby Boomers (6.3%)
- Gen Z (13.1%)

INCLUSION AND BELONGING

This year, Ametros began integrating its Business Resource Groups (BRGs) with those of Webster Bank, strengthening collaboration and alignment across the organization. BRGs are vital to Webster’s success, both internally and externally.

Internally, BRGs help shape and execute our Inclusion and Belonging strategy, ensuring all colleagues feel heard, valued, and respected. Externally, they provide insights and recommendations that enhance our ability to serve clients and communities more effectively.

We are proud to support the BRGs as they provide awareness and celebrate the unique backgrounds and experiences of our colleagues. The BRGs shown to the right are available for all colleagues to join and participate.

Our Business Resource Groups:

- ✓ African-Caribbean Heritage Connection (ACHC)
- ✓ Allies for Disabilities and Accessibility (ADA)
- ✓ Allyship Network
- ✓ Amigos Connected @ Webster
- ✓ Military Veterans Community Network (MilCom)
- ✓ Multi-Generations
- ✓ Pan Asian Collective (PAC)
- ✓ Webster PRIDE
- ✓ Webster Women's Network (WWN)

INDUSTRY CAUSES WE'RE PASSIONATE ABOUT



Kids' Chance is a national organization that provides educational opportunities and scholarships for the children of workers seriously or fatally injured on the job. Ametros is a corporate sponsor on the national level, and many of our employees are involved in their local chapters. For more information about Kids' Chance, visit kidschance.org

Ametros Employees & Kids Chance

- Mark Dohery, KC of CT Board Member
- Elizabeth Trask, KC of ME Board Member
- Michele DelNinno, KC of ME Board Member
- Krista Johnson, KC of IA Board Member
- Erica Lennan, KC of MA Volunteer
- Tina Chirichiello, KC of NH Board Member
- Shawn Deane, KC of MA Board Member



Together, Ametros and Kind Souls partnered to empower our members to overcome life-changing injuries with resilience and strength. We remain dedicated to fostering a supportive community, ensuring our members receive the comprehensive care they deserve, embracing both physical and emotional healing.

Throughout 2024, Ametros sent out education content and raised awareness to our entire member base to promote Kind Souls and how they could utilize the free service through our partnership. We are thrilled to report that our members are actively utilizing this service and have provided overwhelmingly positive feedback regarding both Kind Souls and our collaboration.



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 SVP of Marketing, Melissa Coleman, is an ambassador for the Massachusetts chapter and provides marketing expertise and hosts local networking and educational events. For more information about, Alliance of Women in Workers' Compensation, visit allianceofwomen.org

"Being an ambassador for the Alliance of Women in Workers' Compensation's is an incredible opportunity to connect with inspiring professionals who are shaping the future of our industry. It's a space where meaningful mentorship, collaboration, and shared growth thrive. Hosting these events has been truly empowering and rewarding."

Melissa Coleman, SVP of Marketing

IT'S SETTLED: THE AMETROS PODCAST

In 2024, we continued It's Settled: The Ametros Podcast, hosted by John Kane, SVP Strategy and Andrea Mills, President. We released 10 new episodes throughout 2024, 2 featuring injured individuals and their loved ones, and 8 featuring well known industry professionals.

In January 2025, the podcast underwent a transition as co-host John Kane retired. We were thrilled to welcome Melissa Coleman, SVP of Marketing, as the new co-host alongside Andrea.

By the Numbers...

1,327
downloads in 2024

5,268
downloads all time

Featured Episodes

Industry Professional Episodes

- It's Settled 2.0: The Next Era of It's Settled with Hosts, Andrea Mills and John Kane
- Cadrien Livingston and Joe Mancini: Transforming Futures with Kids' Chance
- Embracing Confidence: Navigating Imposter Syndrome
- How to Master DME (Durable Medical Equipment) Support with Edwin Hernandez and Tedd Thomas
- How to Set Injured Workers Up for Success: Expert Tips for Workers' Comp Professionals
- Redefining Your Career Path and Empowering Settlements with Joanna Wynes, Esq.
- Navigating the Latest CMS Updates: Insights with Dan Anders from Tower MSA
- Empowering Stories: Shannah Montgomery's Story for Breast Cancer Awareness Month

Injured Worker Episodes

- The Making of a Modern-Day Robocop: Jeremy Romero's Inspiring Recovery
- Resilience in the Face of Adversity: Zach McCrary's Journey After His Work Place Accident

OUR 2025 VISION

We would like to express our gratitude to our clients, employees, partners, and members for their invaluable contributions to Ametros' growth over the past 14 years. Each year, we're able to make healthcare easier for an increasing number of injured individuals post settlement, and we're looking forward to continuing our growth in the future.

Ametros has grown from a small team of entrepreneurs working out of a shared office space into the **national leader in professional administration**, now boasting over 170 employees, and being part of a publicly traded,

industry-leading national bank. Our focus remains on discovering innovative ways to provide transparency, savings, care coordination, and Medicare compliance for our members. By enhancing their healthcare journey, we not only improve their lives but also ensure our collective success.

We are pleased to present our sixth Annual Member Impact Report, which we will continue produce to share the experience of our member base and show our improvements as we work toward achieving our mission. To view our past Annual Impact Reports, [click here](#).



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 show in this report.

In 2024, we updated how we define and calculate savings to better reflect actual cost reductions. While the overall savings metric remains the same, the way we determine what counts as "savings" has been improved for greater accuracy.

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, PKF O'Connor Davies LLP (PKFOD) 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 PKF O'Connor Davies, LLP.



Ametros Financial Corporation

Schedule of Certain Statistics

December 31, 2024

Independent Accountants' 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, 2024. 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.

The procedures performed in a review vary in nature and timing from and are substantially less in extent 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. Because of the limited nature of the engagement, the level of assurance obtained in a review is substantially lower than the assurance that would have been obtained had an examination been performed. We believe that the review evidence obtained is sufficient and appropriate to provide a reasonable basis for our conclusion.

We are required to be independent and to meet our other ethical responsibilities in accordance with relevant ethical requirements related to the review engagement.

The procedures we performed were based on our professional judgment and consisted primarily of obtaining supporting reports for each statistic from the Company's management. We performed analytical procedures on and recalculations of each statistic.

Based on our review, we are not aware of any material modifications that should be made to the accompanying Schedule of Certain Statistics during the year ended December 31, 2024, in order for it to be based on the definitions of the Certain Statistics as set forth in Note 2.

PKF O'Connor Davies, LLP

Boston, Massachusetts
September 9, 2025

PKF O'CONNOR DAVIES, LLP

155 Federal Street, Suite 200, Boston, MA 02110 | Tel: 781.937.5300 | Fax: 781.937.5100 | pkfod.com

PKF O'Connor Davies, LLP is a member firm of the PKF International Limited network of legally independent firms and does not accept any responsibility or liability for the actions or inactions on the part of any other individual member firm or firms.

Ametros Financial Corporation

Schedule of Certain Statistics Year Ended December 31, 2024

Smallest Member Case	<\$51
Largest Member Case	>\$9,900,000
Member Case Value Under Management	>\$3,900,000,000
Number of States Members Reside In	50
Customer Satisfaction Score (%)	86%
Dollars Saved by Ametros Members	>\$87,000,000
Average Overall Savings per Member (%)	53.9%
Average Overall Savings per Member (\$)	\$6,719
Percentage of Members' Who Did Not Exhaust Funds	96.4%
Number of Ametros Network PPO's Visited by Members	10,820
Number of Ametros Network Pharmacies Utilized by Members	106
Average Member PPO Visit Savings (%)	60%
Average Member PPO Visit Savings (\$)	\$6,694
Average Member Prescription Savings (%)	38.4%
Average Time Provider Bills Get Paid (Days)	14.52

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

Ametros Financial Corporation

Notes to Schedule of Certain Statistics December 31, 2024

1. Nature of Operations

Description of Business

Ametros Financial Corporation was incorporated in the state of Delaware on August 26, 2010. On March 22, 2017, a wholly-owned subsidiary, Ametros Claims Management, LLC was formed. Ametros Financial Corporation and Ametros Claims Management, LLC (collectively, “Ametros” or the “Company”) provide 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 (“DME”), and skilled nursing providers, pharmacy benefits administrators (“PBA”), and pharmacy benefits managers (“PBM”). Access to the Ametros Network allows Members to receive discounts on medication, provider treatment, DME, 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.

Basis of Presentation

The accompanying Schedule of Certain Statistics (the “Schedule”) includes certain statistics and metrics of the Company. The Schedule has been prepared from the Company’s 2024 transactions based on the definitions of Certain Statistics as further described in Note 2.

2. Definitions of Certain Statistics

Smallest Member Case

During the year ended December 31, 2024, 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, 2024, 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 total cumulative case size value since inception for all active Members on the platform as of December 31, 2024.

Ametros Financial Corporation

Notes to Schedule of Certain Statistics December 31, 2024

2. Definitions of Certain Statistics (*continued*)

Number of States Members Reside In

The number of states in the United States of America where Members resided during 2024.

Customer Satisfaction Score (%)

This statistic represents the overall percentage that customers, who responded to surveys from the Company, 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, 2024.

Dollars Saved by Ametros Members

The difference between the original billed amount of Member claims during the year ended December 31, 2024 and the final amount paid of those Member claims, excluding DME claims. Savings come from bill review, provider network discounts, and bill auditing.

Average Overall Savings Per Member (%)

The percentage representing Dollars Saved by Ametros Members divided by the original amount billed to Members who paid at least one claim (excluding DME claims) from their Ametros account during the year ended December 31, 2024.

Average Overall Savings Per Member (\$)

The total Dollars Saved by Ametros Members divided by the total number of Members who paid at least one claim (excluding DME claims) from their Ametros account during the year ended December 31, 2024.

Percentage of Members' Who Did Not Exhaust Funds

The percentage of distinct Members who did not receive one or more depletion letters during the year ended December 31, 2024 divided by the number of active Members as of December 31, 2024. Depletion is defined as Members who received notification from Ametros that the Member's account balance fell below \$100.

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, 2024.

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, 2024.

Ametros Financial Corporation

Notes to Schedule of Certain Statistics December 31, 2024

2. Definitions of Certain Statistics (*continued*)

Average Member PPO Visit Savings (%)

The percentage that represents the difference between the final paid amount and the billed amounts for all Member PPO claims paid during the year ended December 31, 2024 divided by the billed amount for all Member PPO claims paid during the year ended December 31, 2024.

Average Member PPO Visit Savings (\$)

The difference between the final paid amount and the billed amounts for all Member PPO claims paid during the year ended December 31, 2024 divided by the total number of Members who had a PPO claim during the year ended December 31, 2024.

Average Member Prescription Savings (%)

The percentage that represents the difference between the final paid amount and the usual and customary amount for all Member prescriptions paid during the year ended December 31, 2024 divided by the usual and customary amount for all Member prescriptions during the year ended December 31, 2024. Usual and customary is defined as the cost of the prescriptions to the customer at the retail prices without the use of insurance.

Average Time Provider Bills Get Paid (Days)

The number of days for the Company to receive, review, and process payment for an Ametros Network PPO or DME 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 and DME bills paid during the year ended December 31, 2024.
