



**AmTrends**  
An AmTrust Agent Publication



  
**AmTrust North America**  
An AmTrust Financial Company

Workers' compensation solutions more than a shade better.

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January 2009

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## Direct Submit Makes Policy Submission Simple



AmTrust wants to make sure that submitting new policies is as simple and streamlined as possible – that's why we've created **Direct Submit**.

Now when you log in to [AmTrust Online](#), you can directly submit your new business application to your underwriter with just the click of a button. All you have to do is fill out the application and upload it to AmTrust Online. No more printing and faxing or e-mailing. Once you've sent your application, your underwriter will review and quickly respond. Underwriter response times are quicker when using Direct Submit.

For more information about the Direct Submit process, you can view our [instruction manual](#) for a step-by-step overview.

In addition to Direct Submit, AmTrust Online still has all of the features necessary to keep you and your clients informed – class inquiries, fast quotes, activity reports and more.

If you have further questions about the Direct Submit offering, we invite you to contact your local marketing representative.

## Commission Rate Update



AmTrust's 12% commission rate for new business with policies less than \$2,500 expired on December 31, 2008. AmTrust's current, standard commission rates for new and renewal business are as follows:

10% – Policies less than \$5,000

9% – Policies \$5,001-\$7,500

8% – Policies more than \$7,500

\*Commission rates shown are effective January 1, 2009.

For more information about our commission rate structure, contact your AmTrust representative.

## Using Our PAYO Payment Plan

Start the year off right by offering your policy holders a new payment plan for 2009. **Pay-As-You-Owe (PAYO)** is a program that allows you to work with approved payroll companies to have the premium and insureds' payroll calculated simultaneously. Its flexibility makes it a perfect solution for both you and your client. Plus, it offers the following features:

- Low \$200 deposit
- Cash flow solution
- Simplified audit process
- Increases client retention
- Better control over business

To take advantage of PAYO, determine if your policyholder is using a payroll company and contact your AmTrust Representative to get started with approvals to use PAYO.

## Broadening Business Opportunities with Larger Policies

While AmTrust has built its foundation on writing smaller, lower-risk policies, we've also been successful writing larger policies at \$50,000 and exceeding \$100,000. In the coming year, AmTrust would like to expand its appetite for workers' compensation insurance writing these larger policies when the risk fits our company guidelines. Our core will continue to be providing workers' comp insurance to small and mid-sized businesses, but we'll also continue broadening our capabilities and policy acceptance in 2009.

## AmTrust Welcomes New Sales Representative



Constance Wind is the new regional marketing representative for downstate Illinois, a new position and sales territory for AmTrust.

Connie comes from an independent agent background, managing two offices and selling all lines of insurance. With almost fourteen years of experience in insurance, she is looking forward to assisting agents to better understand our underwriting appetite and utilizing our submission system and online reports to save time and simplify business.

You can contact Connie at [cwind@amtrustgroup.com](mailto:cwind@amtrustgroup.com) , or by calling 217-213-9537.

## AmTrust's Upcoming Tradeshows

AmTrust is off to a busy start in 2009 traveling to various tradeshows across the country. Take a look at when and where you can catch us:

### **Alabama Self-Insurers Association**

Jan. 22-23, Birmingham, AL

Steve Yount, [syount@amtrustgroup.com](mailto:syount@amtrustgroup.com)

### **KAIA 2009 Rural & Small Agents Conference**

Jan. 26-28, Salina, KA

Steve Hartman, [shartman@amtrustgroup.com](mailto:shartman@amtrustgroup.com)

### **IIA of Nebraska 2009 Rural & Small Agents Conference**

Feb. 2-5, Kearney, NE

Steve Hartman, [shartman@amtrustgroup.com](mailto:shartman@amtrustgroup.com)

### **Western Alabama Workers' Comp Association**

Feb. 24, Tuscaloosa, AL

Steve Yount, [syount@amtrustgroup.com](mailto:syount@amtrustgroup.com)

### **MAIA 2009 Rural & Small Agency Conference**

Mar. 25-27, Columbia, MO

Steve Hartman, [shartman@amtrustgroup.com](mailto:shartman@amtrustgroup.com)

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## End Quotes

Questions? Ideas? We value your feedback!

Please let us know what you think by contacting us any of the ways listed here:

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