



AmTrends
An AmTrust Agent Publication



AmTrust North America
An AmTrust Financial Company

Workers' compensation solutions a shade better.

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Agent Login and Profile Maintenance

The screenshot shows the AmTrust website homepage. At the top, there is a navigation bar with links: HOME, WORKERS' COMP, EXTENDED WARRANTY/SPECIALTY RISK, ABOUT US, and INVESTOR RELATIONS. Below the navigation bar, the main content area is divided into several sections. On the left, there is a 'Welcome to AmTrust' section with introductory text. On the right, there is a 'Read more about AmTrust' section with two columns of links. A red circle highlights the 'AmTrust Online' button, which has three sub-links: 'Agent Login', 'Commercial Lines Login', and 'Check a claim'. Below the main content area, there is a footer section with the A.M. Best logo and text: 'Rated "A-" (Excellent) Financial Size VII from A.M. Best. Visit the A.M. Best website for more information on AmTrust by clicking here.'

You know you're an appointed AmTrust agent, but you're not sure how to log on to our online system? We can help! Simply call our customer service center at 877-528-7878 and ask any of our representatives for your agent log-in and password. Once you have that, visit www.amtrustgroup.com and click on Agent Login under the header AmTrust Online.

Enter your agent login and password, and you can begin!

You can even maintain and update your contact information from our site—after you log on, click "My Profile," which is located directly below your agency name. This will display your agency profile, including your agency name, appointed date, address, phone, fax and principal contact. From here, you can add contact names and e-mail addresses for other contacts within your agency; you can also disable, amend and update any existing contacts as needed.

If there are any other changes that need to be made for your agency, please e-mail Lisa Szalek at lszalek@amtrustgroup.com.

Information at Your Fingertips

Our website is packed with useful tools for agents to obtain important information about their agency, submissions and policies. For instance, our Activity Reports will allow your agency to view all your quoted and submitted risks, including those that are:

- Recently Entered: Any quote that was rated online by your agency but that we have not yet received in our system.
- Recently Submitted: Any quote that was rated by your agency, which was received via e-mail/fax, set up in our system and is under review by your underwriter.
- Recently Authorized: If the risk was approved you will be able to see the quote listed under this option.
- Recently Bound: Once your agency requests a risk to be issued and all documents requested are sent in, you can click here to view the policy number, quote number, policy issue date, effective date of risk and named insured.
- Recently Declined: If your risk was declined, you can view the quote under this option. Here you can also view the reason for declination.

You can even access your loss runs from AmTrust Online—just choose “Loss Inquiry” from the main menu, search your policy using any three of the search options available to you on the next page and, once it has come up through the search, select your desired policy. You will see up-to-date loss runs, which you can print simply by hitting “CTRL + P” on your keyboard.

AmTrust Online is just one of the many ways we strive to make working with us as easy as possible for agents—and another example of how AmTrust is “more than a shade better”!

Flexible Payment Options



AmTrust has always been dedicated to making things easier for its agents and insureds, and with the introduction of several new

payment options, things just got even simpler. In addition to our standard check payment option, AmTrust now offers two more ways to pay: direct debit and credit card payment.

The initial down payment of 25% on all new policies must be paid by check. But if the policyholder decides to pay with direct debit, all subsequent installment amounts will be deducted directly from his or her checking or savings account. (The down payment will also be deducted by direct debit when the policy renews.) The insured will have the option of three, eight or twelve consecutive monthly installments, dependent on the premium size of the policy, which will be deducted automatically from their chosen account. Each new policy will be accompanied by a direct debit authorization form, which the insured can use to take advantage of this exciting new payment option, should they so choose.

Both the check payment and credit card payment options allow the insured to pay their premium in full, or in three or eight equal installments, dependent on policy size. (Partial payment by credit card will not be accepted.) To obtain a credit card authorization form, or for any questions regarding these new payment options, contact our Customer Service Department at 877-528-7878.

More options, automated administration; now that's how things become "a shade easier"!

An Appetite for Restaurants

The restaurant industry is always growing, and at AmTrust, the restaurant business is growing too—restaurant class codes are the most frequently written codes by our company. While we accept almost all types of restaurants from small cafés to chain franchises, there are a few guidelines we ask our clients to follow:

- We can accept restaurants that have been in business for years and had no prior workers' compensation, as well as newly opened restaurants, both we would consider as "New Ventures." These businesses must meet the new venture guidelines pertaining to hours of operation, number of employees, and entertainment exposure (particularly bands or dance floors).
- We can accept catering exposure only if they have prior workers' compensation coverage, unless it's a banquet hall. A banquet hall is similar to a restaurant, and we would review it as such.
- We accept coffee shops, cafés, bakeries and fast food restaurants, again provided that they meet our underwriting guidelines below.
- With all exposures, we require there to be at least one full time employee other than the owner/officer, hours of operation not to exceed 12:00 a.m. and no entertainment or delivery exposure.

Keeping Fraud in Check

AmTrust's policy is to consider all reported claims as compensable until fraud indicators are present. Nearly all claims are legitimate and need to be investigated and handled quickly. However, fraudulent claims come in many forms, as small as an injured employee requesting mileage reimbursement for miles never driven, to malingering due to not wanting to work, to outright fraud by reporting an injury and accident that never took place.

At AmTrust, detecting and preventing such fraud is one of our top priorities. To aid us in our pursuit, we have partnered with nationally-known special investigative units who conduct surveillance and activity checks when our claims analysts discover one of many "fraud indicators" while investigating and managing the claims.

Fraud indicators can include:

- When there are no witnesses to the alleged accident/injury.
- When the doctor indicates the employee is exaggerating pain.
- When the employee is out on disability but cannot be located during working hours.
- When the alleged injury moves from one body part to another.
- When the injured employee has other "disability policies" which will pay monthly home, auto or large appliance loans when unable to work.
- When the injured employee resists returning to work on light-duty release.

We appreciate the cooperation of our producers, policyholders and injured employees in preventing and detecting fraudulent claims.

AmTrust Publicly Traded



We were extremely pleased with the response to last issue's announcement of the transition of AMTRUST FINANCIAL SERVICES, INC. (parent company of AmTrust North America) from a private to a publicly traded company.

Many of you have inquired about purchasing shares of AmTrust stock. While shares of AmTrust stock, which are traded on NASDAQ

under stock symbol AFSI, cannot be purchased directly from AmTrust Financial Services, we encourage those of you who have expressed interest to contact your stock broker, who will be able to help you through the process of purchasing AFSI stock.

You may also want to consider visiting one of the popular online stock sites for your stock market needs. Such sites not only allow you to buy or sell stocks online, they also provide real-time market information and trends.

Thank you for expressing interest in AmTrust's entrance to the NASDAQ!

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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