



AmTrends
An AmTrust Agent Publication



AmTrust North America
An AmTrust Financial Company

Workers' compensation solutions a shade better.

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Exceptional Service, No Exceptions

We at AmTrust don't like to brag, but we don't mind if other people do it for us! So we asked Maria Corbo of S. A. Corbo and Associates, Inc. what she looks for in an insurance carrier, and we were happy to hear that the answer hit very close to home.

S. A. Corbo and Associates, Inc. is a full service insurance agency with a focus on dental offices, writing professional liability insurance, office policies, and, of course, workers' compensation. Maria says that her clients are looking for "quality and price" in their workers' compensation carrier, adding that "they also want a responsive carrier that will assist them in the event of a claim or loss."

Maria finds all this and more with AmTrust. "AmTrust has quick turnaround time and competitive pricing," she says, adding that "your customer service personnel is extremely courteous and accommodating." She especially enjoys working with her underwriter, John Blockinger, whom she declares is "the best." She goes on to say that "he is helpful and knowledgeable, and always gets back to us on a timely basis."

AmTrust strives every day to ensure that the experience that Maria and the rest of the staff at S. A. Corbo has with us is as exceptional as it can be. It's for that reason that Maria says she would recommend AmTrust to any other agency—a compliment that we hope each of our appointed agencies would be proud to say!

What is Pay-As-You-Owe (PAYO)?



Pay-As-You-Owe (PAYO) New Business Solution!

What is Pay-As-You-Owe (PAYO)?

The premier payment plan from AmTrust

How does PAYO work?

An AmTrust appointed agent will partner with an Approved Payroll Company to make premium payments seamless for the insured. As you know, workers' compensation premium is based on payroll, so the payroll company calculates the premium at the same time they are calculating the payroll for the insured. They submit the payroll report and premium directly to AmTrust on the insured's behalf on a monthly basis.

Why bind Workers' Comp accounts on PAYO?

- Low \$200 deposit
- Improves cash flow – employer pays work comp in accordance with actual payroll
- Reduces the chance of additional or return premium at audit
- Allows employers better control over their work comp business expense

How does an agent get a Payroll Company Approved?

It is a very simple process. We want to make sure that the payroll company has the adequate insured information on their report, so we ask that they submit a copy of their work comp report and advise how they will submit the insured's premium payment to us.

To find out if a Payroll Company is approved or to designate a Payroll Company with AmTrust, please contact DeLynn Trivison 800-866-1234 ext. 2119 in our Boca Raton, FL office.

Please note that an agency must have access to write Pay-As-You-Owe with AmTrust, so contact your Marketing Director to begin writing new business today!

AmTrust and Unitrin



The AmTrust family is on the grow again, thanks to a recent agreement to purchase Unitrin Business Insurance (UBI) from Unitrin, Inc. While the agreement between the two companies is subject to regulatory and other approvals, it is anticipated that the transaction

will close in the spring of 2008.

Headquartered in Dallas, UBI focuses on key agent relationships and commercial package business in 30 states across the nation. They offer a wide range of coverages, including workers' compensation, general liability, and commercial package policies for businesses in their territories.

UBI's dynamic distribution strategy, including a relatively limited but elite network of independent agents, fits nicely within the AmTrust umbrella of companies. They also have the broad risk appetite that appeals to our ever-growing organization.

Please join us in welcoming UBI—they're AmTrust's newest extended family, and they're helping us extend our services to more markets than ever before.

Expanding Sales Team



Many of you have met members of our outside sales team, but did you know that AmTrust is assembling an inside sales department as well? While outside sales pounds the streets, visiting our active appointed agents, our newly created inside sales team is on the phone, alerting inactive agents to the value that AmTrust can bring to their agency and to their workers' compensation clients.

The team's two inaugural members, Kristy Higgins and Rick Chapman, are actively working to reignite old partnerships among our current pool of appointed agents, and both are a perfect fit for the job. Before joining the AmTrust team, Kristy worked for a research company, watching for certain patterns in the interests of her subjects the same way she hopes to find the commonalities that successful agencies share. Rick cut his teeth selling in the mortgage business and looks forward to shifting that same focus to building relationships with the new agents to whom he is reaching out.

Aside from making outbound calls, Kristy and Rick will also be assisting the field sales team in training agencies and helping new

agencies get up and running as quickly as possible. Thanks to this new team, we're now even more dedicated to our agents—both inside and out!

Info at Your Fingertips



At AmTrust, we strive to make every second count, not only on our end, but on yours, as well. We help enhance your productivity by offering a variety of tools on our website, AmTrust Online, that can provide you with everything from a list of considered classes to the loss run history on any of your accounts. Through AmTrust Online, located directly on www.amtrustgroup.com, you have access to:

- Considered Classes: A list of eligible classes by state
- Class Inquiry: A guide that indicates if a class is considered or excluded by state and what the current rate is by insurance carrier
- Fast Quote: Provides a price indication in minutes
- Quote List: Provides a listing of quotes prepared for your producer identification
- Activity Reports: Provides reports on internal, submitted, authorized, bound and declined quotes
- Contact Management: Allows you to monitor contact/profile information
- Billing Inquiry: Provides individual policy status and payment receipts
- Loss Run Inquiry: Provides a loss run history by account
- Electronic Submissions: A description of the process to submit via e-mail
- Agency Appointment Application: Provides our appointment application for you to complete to become an AmTrust appointed agent

Beyond these tools, we know sometimes you just want the facts. By visiting www.amtrustgroup.com, you'll be able to find information on our product offerings, areas of coverage, news, notes and more.

Automated Customer Service



You may have noticed that over the past few months, AmTrust began using a new automated attendant telephone system that enables us to route your call to the most skilled technician. We recommend that you listen through all of the voice prompts provided by the recording the first time you call, so that you can familiarize yourself with all the options available to you; however, we know that sometimes you need answers fast.

In order to help get you in touch with the most appropriate customer service representative as quickly as possible, AmTrust has created a quick list of our most commonly-used extensions:

Billing Statement or Account Balance	x211
Claims	x212
Underwriting	x213
Audit	x214
Website www.amtrustgroup.com	x215
Loss Control/Risk Survey/Loss Control Recommendation Letter	
x216	
Sales	x217
General Assistance	x218

For example, if you wanted to speak to someone regarding an audit, you would dial 877.528.7878. When you heard the welcome recording, you would press x214 to be routed directly to a call center representative who is well versed in audit knowledge.

While it may be helpful to listen to all of the prompts, we understand how busy our agents are. With our quick-dial extensions, AmTrust demonstrates the ease of use and speedy customer service that we're known for throughout the insurance industry.

Claims Reporting



When an insured first acquires workers' compensation insurance, they hope they'll never have to use it. But accidents do happen, and it's important that the insured knows how to reach us—and what information we need in order to begin processing their claim.

We offer three convenient ways to report a claim—you can:

- Phone us at (866)272-9267
- Fax us at (775)908-3724 or (877)669-9140
- E-mail us at AmTrustclaims@qrm-inc.com

Please be sure to provide the following information when filing a claim:

- The name of employer, exactly as it appears on the policy, if possible
- The policy number, if known
- The injured employee's name, address, phone number, Social Security number, wage information, date of hire and date of birth
- The date, time and location of the incident
- A description of the incident
- The nature of the injury
- The name and telephone number for the initial medical provider, if known

Once you've contacted us, the rest is easy—the AmTrust professional claims staff has an average of more than 20 years of experience. Also, injured employees, medical providers and others are paid without delay. So if your insured is in a situation where the unthinkable happens, be sure to let them know that help is only a phone call—or a fax, or an e-mail—away.

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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