



AmTrends
An AmTrust Agent Publication




AmTrust North America
An AmTrust Financial Company

Workers' compensation solutions a shade better.

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July 2007

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A Hard (Market) Look at Mono-line Work Comp

As an agent, it may seem to your advantage to offer package policies to your clients—it makes your office a one-stop shop for insurance needs. But what happens when we enter a hard market cycle—can you count on your package policy provider to retain clients and keep revenue up? AmTrust can!

Because we write only workers' compensation policies, we have a focused expertise that allows for quicker claims closings and better outcomes for both you and the client. Our knowledge of the field also helps us to set more consistent premiums, which means fewer surprises for the insured and a higher client retention rate for you.

Over both hard and soft market cycles, your agency revenue will likely be higher with AmTrust. And during hard market cycles, you will have a partner you can count on: one with a long term outlook.

The best way to thrive during a soft market cycle is not necessarily with the lowest prices or the convenience of a package policy. Prices may change, and package carriers will back away from workers' compensation during the hard market, leaving you with business that has to be moved. What keeps clients coming back is a carrier they can trust—and with our in-depth knowledge of workers' compensation insurance, AmTrust will be there for you and your insured time and time again.

Claims Administration Safety Net



When an insured first acquires workers' compensation insurance, they hope they'll never have to use it. But accidents do happen, and our claims staff is here to make certain that each claim is handled quickly and with the professional attention it deserves.

AmTrust has over 30 claims professionals countrywide, based out of ten regional offices. Each of our adjusters has an average of 20 or more years of experience, and has an average pending caseload of less than 150 claims, giving them the ability to more thoroughly address any issues your client may have with his or her claim. And our paperless claim file and state-of-the-art claims management system allow our adjusters to have all the information they need, right at their fingertips.

In addition to our experienced adjusters and advanced claims management systems, we also have an in-house medical director who provides medical expertise and can, in certain cases, determine the cause of a claim. With the help of the in-house medical director, our claims department can better assess the extent of the insured's injuries, as well as how to treat them.

So if an insured contacts you regarding a claim, let them know they'll be well taken care of— no one ever expects an accident, but it's good to know you can trust your safety net to minimize claims expenses and return employees to work as soon as permissible.

[Get More for Less](#)



In the last issue of AmTrends, we communicated that AmTrust added a new layer to the commission structure effective May 1, increasing the commission on new business policies under \$2,500 in generated premium to 12% through the end of 2007 (not available in NY, SC, TX or FL). But did you know that you can also be rewarded just for binding your small business new workers' compensation policies with us through AmTrust Online?

You may remember our GiftCertificates.com program from last year, which rewards agent CSRs for binding new business with AmTrust. Well, it's back, with a new twist – we have increased the rewards for smaller annual premium policies that you bind!

The basics remain the same: for each new policy you bind with us through our website, we will give you a SuperCertificate® from www.GiftCertificates.com, redeemable for original gift certificates from over 200 national vendors. You can redeem them online as soon as you receive them, or, because they have no expiration date, you can save them up for something truly special! If you have accrued \$50 in reward dollars by the end of the month, an e-mail will be sent to the address you have chosen as your contact on AmTrust Online. The e-mail, which will be sent from egifts@GiftCertificates.com with the header "AmTrust Thanks You! Bind and earn with AmTrust!", will contain a link to your SuperCertificate®.

So start submitting today—both the temporary commission change and the GiftCertificates.com program are scheduled to run through the end of 2007. With higher commissions and excellent rewards for your lower-premium policies, AmTrust wants you to write small and win big!

Cutting Losses



Programs to prevent accidents and losses need not be complicated or time consuming. Simple, effective steps can be taken, beginning with the writing of a Loss Control Policy, which should outline the objectives of the insured's loss control program and the management's concern for total loss control. To enforce the Loss Control Policy, a Loss Control Coordinator should be appointed—this person should be directly responsible for coordinating the program's implementation and have the authority to ensure effectiveness.

A self-inspection procedure should be established for the entire premises on a periodic basis. A checklist should be used to assist in identifying hazardous conditions and recording results. And should there be an accident, Loss Control Policy should require it to be reported at once, regardless of severity. At that time, a written report should be prepared for all accident investigations showing descriptions of the accident, basic causes, and corrective action taken.

Of course, many losses can easily be prevented by providing appropriate training. Simple and intelligent instructions should be given on what is expected to be done, how it can be done and what constitutes a job well done. Job and safety training on quality, productivity, cost control and procedures as related to individual tasks, machines and tools should be a major supervisory responsibility.

Most of the elements to produce a Safety Program for your company process can be found in the AmTrust Loss Control Safety Library on the AmTrust website. If you need additional guidance, you can contact the Loss Control Department at LCInfo@amtrustgroup.com.

[Freedom from the Phone](#)



Tired of spending all day with the phone stuck to your ear? You may have to do that with other carriers, but AmTrust has made things simple—in addition to calling our Customer Service call center, you can now e-mail your questions or concerns to us at csr@amtrustgroup.com.

E-mail us any question—from the most general overall topic to the minutest concern regarding a specific policy—and a member of our highly-trained Customer Service staff will e-mail you back within 24 hours. Our staff can answer questions on all aspects of workers' compensation insurance, from underwriting to audit to billing.

And this convenience is not limited only to our agents—please feel free to pass this address on to your insureds as well, so that we can help them through any issues they may be having with their policy directly.

When you need to talk to someone right away, AmTrust's seasoned Customer Service call center staff will be on the other end of the line, ready to help. But for those times when you don't want to be tethered to your desk by your phone, e-mail us at csr@amtrustgroup.com. Now with two ways to serve you, AmTrust is more than a shade better.

[New Names on the Street](#)



AmTrust is pleased to introduce four new members of our sales team: Joshua Wankovsky, Laura Lee Fisher, Laura Scherr and Erik Peterson.

Joshua Wankovsky (jwankovsky@amtrustgroup.com) began his career in Buffalo Grove, IL as an insurance producer. He will be serving as the Regional Sales Manager for Illinois.

Laura Lee Fisher (lfisher@amtrustgroup.com), the new account representative for the Long Island, NY area, has been a Long Island native her whole life. With her years of experience at an advertising and marketing firm, Laura understands the marketing side of the business, and she knows the challenges each agency faces.

Another Laura, Laura Scherr (lscherr@amtrustgroup.com), has marketing experience as well, having worked as a marketing representative for a prominent sports club. Laura is the regional sales representative for South Jersey, Delaware and Maryland.

Erik Peterson (epeterson@amtrustgroup.com) got his start as a Customer Service Representative for a local agency and most recently was employed by the MN Independent Association before coming to AmTrust.

Our team brings both expertise and compassion to work with them every day, and they know the challenges each agency faces in the market. They are committed to providing you the timely guidance and assistance you need when placing your workers' compensation business with AmTrust.

Beware of APEs



I'm sure they've come in to your office before— the people who only want workers' compensation insurance because it's required, not because they fear for the safety of their employees. "After all," they might say, "we work in an office. What could possibly go wrong?"

With an APE around, anything is possible.

APEs—or Accident Prone Employees—could be working anywhere: a restaurant, an office, on top of a high rise building. Oh, they seem just like you or me, but be careful—they're a powder keg of untapped slip-and-fall potential.

The guy who strained his back by falling off his office chair while trying to knock a spider from the ceiling? He's an APE. The restaurant chef who never quite learned the difference between a red burner and a black burner? She's an APE, too. From broken toes trapped under a box of paper to a gruesome paper clip mismanagement incident, the APE has seen it all.

So the next time an insured comes to you, grumbling about the safe haven of their office environment, just ask—is there an APE among you?

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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