



AmTrends
An AmTrust Agent Publication




AmTrust North America
An AmTrust Financial Company

Workers' compensation solutions more than a shade better.

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July 2008

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AmTrust Pieces Together its Insurance Portfolio

AmTrust is excited to announce the newest addition to its continually expanding network of companies – UBI. AmTrust announced the closing of the acquisition on June 3, 2008. With this acquisition, AmTrust receives renewal rights to UBI's commercial package group from Unitrin, Inc.



UBI offers numerous insurance products and services for commercial accounts, including professional offices, restaurants and retail stores. UBI currently operates in more than 30 states.

UBI's signature offering, TRIN-PAC[®], is a comprehensive small business package product complete with property, general liability and optional automobile coverage. TRIN-PAC features competitive packaging, equipment breakdown and expanded property coverage, and optional coverage for various businesses.

UBI is looking for opportunities to expand its product offerings into AmTrust's current clients and market base. Stay tuned for more information on expanded commercial line package policies in your state.

Flexibility Simplifies Premium Payments

When it comes to workers' compensation premium payments, we know the more options you have, the better. That's why we've introduced the new 10 consecutive payment plan – a 10-month, equal payment plan designed to increase flexibility for you and your clients. This plan allows you to pay in 10 equal, consecutive monthly installments, including an initial 10% down payment.

The following payment options represent the flexibility AmTrust offers:

- 25% down payment, 3 equal and consecutive monthly installments (requires annual premiums in excess of \$1,000)
- 25% down payment, 8 equal and consecutive monthly installments (requires annual premiums in excess of \$2,500)
- 10% down payment, 9 equal and consecutive monthly installments (requires annual premiums in excess of \$2,500)
- 12 equal and consecutive monthly installments (requires annual premiums in excess of \$1,000 and the use of direct debit)

But the flexibility doesn't stop there. We also offer four payment choices to give your clients the options they need. These include direct bill, direct debit, credit card and Pay-As-You-Owe (PAYO).

Want more information? Contact our customer service department at 877.528.7878 or contact your AmTrust representative.

AmTrust Has You Covered

In an effort to showcase major features and benefits of our service to our appointed agents, AmTrust North America has developed an advertising campaign, featuring the tagline "AmTrust Has You Covered." The series of five ads has already appeared in IIA and PIA insurance publications throughout the country and will continue to run in more than 20 targeted states through the end of the year.



Workers' Comp Solutions More Than a Shade Better

AmTrust offers workers' compensation insurance for a wide range of small to mid-sized businesses in all states except the U.S. Through four wholly owned insurance companies, AmTrust delivers an excellent service, and professionals in charge. AmTrust has the experience and financial strength you need for sound workers' comp solutions.

To ensure we place of the information you need at your fingertips, our printing, content management, electronic submissions, loss run history and activity reports are available through our independent agent web interface, AmTrust Online. Plus, we will give each submission the personal touch by having it reviewed by our underwriters.

AmTrust offers performance claim services, our highly experienced adjusters and in-house medical director effectively manage the case. Our excellent claims administration leads to satisfied clients, lower claim costs, and faster claims resolution and better service to our clients.

With AmTrust's financial stability, strength and a diversified workforce AmTrust, you can rest assured that you're here for the long haul. Keep a healthy, insured workforce on the payroll. Contact AmTrust today for more information. AmTrust has over \$2 billion in assets and over \$1 billion in gross written premium.

For more information about AmTrust, call 877.528.7878 or visit www.amtrustgroup.com.



AmTrust has you covered.



The first ad summarizes the campaign and the various benefits AmTrust offers its clients. The four additional ads individually explain AmTrust's **authority** across the country and diversity in underwriting, **online capabilities**, **claims handling** and **financial stability**. Keep your eyes peeled for our ads so you can read more about how AmTrust has you covered.

Introducing PAYO (Pay-As-You-Owe)

An AmTrust Payment Plan

Are you taking advantage of the hottest product in the workers' comp marketplace? Our PAYO solution is good for both you and your client! Here's why PAYO works:

- Low \$200 deposit
- Cash flow solution
- Simplified audit process
- Increases client retention

- Better control over business



To take advantage of PAYO, contact your AmTrust Representative today!

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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