



AmTrends
An AmTrust Agent Publication



AmTrust North America
An AmTrust Financial Company

Workers' compensation solutions more than a shade better.

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March 2009

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AmTrust Online - Updates Are Coming



During the past few years, AmTrust has been experiencing steady growth, which is partially attributed to the addition of new lines of commercial insurance beyond workers' comp. To support this growth, AmTrust created **AmTrust Online** to allow agents to manage their accounts on their computers and quickly submit business while allowing AmTrust to efficiently process those submissions.

As AmTrust Online has proved to be a successful and effective tool, AmTrust Information Technology has benchmarked best practices in e-commerce to create the next generation agent interface. This next generation of AmTrust Online will be launched later in 2009 with a transition of the current mono-line submission process to a multi-line submission system. One system will be available for workers' comp and commercial package policy submissions with a single login to write the multi-line business.

In addition to streamlining these systems by creating a multi-line submission portal, we will also be adding the following features:

- E-policy delivery
- E-endorsements
- E-insured billing

This next generation of AmTrust Online will improve agent usability, cycle time and the speed at which submissions are processed and information is delivered. It will also help reduce costs, such as printing and postage. This enhanced system is a renaissance for the AmTrust agent submission system, and we look forward to implementing it with you in the coming months.

AFSI 2008 4th Quarter and Year-End Earnings

AmTrust Financial Services, Inc. announced its fourth-quarter and year-end earnings last month. The company continues to be strong and stable through its diversified book of business and reported fourth-quarter 2008 operating earnings of \$32.3 million, gross written premium of \$293.6 million and net income of \$25 million. Year-end earnings include a gross written premium of \$1.1 billion, operating earnings of \$124.9 million and net income of \$82.9 million.

Additional highlights of the fourth quarter include:

- Basic operating earnings per share of \$0.54, increased from \$0.43 in the fourth quarter of 2007
- Return on equity on operating earnings for three months ending December 31, 2008 was 33.1%
- Book value per share was \$6.54 as of December 31, 2008
- Combined ratio for the fourth quarter was 77.3%, increased from 75.4% in the fourth quarter of 2007

Additional highlights of the year:

- Gross written premium for the year ended December 31, 2008 increased by 32.3% from the year ended December 31, 2007
- Net written premium for the year ended December 31, 2008 increased by 32.2% from the year ended December 31, 2007

AmTrust Financial Services, Inc. is a multinational P & C insurance holding company and is rated A- (Excellent) by A.M. Best.

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 three ways to pay: direct debit, electronic check and credit card payment.



The initial down payment 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, nine 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 electronic 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. For any questions regarding these payment options or to pay via electronic check or credit card, contact our Customer Service Department at 877.528.7878.

More options, automated administration – now that's more than a shade better.

Top 10 Preferred Classes

AmTrust has recently expanded its expertise and scope in underwriting for larger policies and other commercial lines through UBI; however, our core business still remains small and mid-sized businesses. Listed below are our top ten preferred classes of workers' comp business:



- Restaurants (full-service, fast food, taverns)
- Contracting (plumbing, HVAC, land grading, electrical, cabinets)
- Stores (retail/wholesale NOC, convenience, grocery, beauty/barber, hardware)
- Building Operations (condos, apartments, janitorial services)
- Health Care (doctor offices, dentists)
- Manufacturing (cabinet makers, clothing, bakeries, machine shops, plastics)
- Auto Service (auto repair, body shops, auto dealers)
- Hotels (franchise hotels/motels, hotel restaurants)
- Schools (private/religious schools, colleges, public schools)
- Clubs (country clubs, exercise clubs, YMCAs)

While these encompass our preferred classes, we also continue to underwrite for a wide variety of other industries. In 2008, we wrote premium in a total of 650 classifications including:

- A \$149,000 auto dealer policy
- An \$82,000 furniture manufacturer policy
- A \$57,000 lighting distributor policy
- An \$80,000 resort hotel policy
- A \$94,000 supermarket policy
- A \$ 267,000 restaurant chain policy

Upcoming Tradeshows

AmTrust will be covering much of the U.S. these next few months attending tradeshows and conferences. Here's where and when you can find us:

IIABSC Spring Conference, March 18 & 19

Columbia, South Carolina

Gregg London - glondon@amtrustgroup.com

IIANC Western Agents Conference, March 25 & 26

Asheville, North Carolina

Gregg London - glondon@amtrustgroup.com

Missouri Rural and Small Event, March 25 & 26

Columbia, Missouri

Steve Hartman - shartman@amtrustgroup.com

2009 Region III NAIW Conference, March 25-29

Charleston, South Carolina

Gregg London - glondon@amtrustgroup.com

Kimberly Shattuck - kshattuck@amtrustgroup.com

MIIAB Conference, April 15 & 16

Plymouth, Minnesota

Steve Hammarsten - shammarsten@amtrustgroup.com

Insurance Club of Pittsburgh, April 23

Pittsburgh, Pennsylvania

Mike Fiorina - mfiorina@amtrustgroup.com

IIAW Conference, May 5 & 6

Madison, Wisconsin

Steve Hammarsten - shammarsten@amtrustgroup.com

NAIW International Conference, May 27-31

New Orleans, Louisiana

Kimberly Shattuck - kshattuck@amtrustgroup.com

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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