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Direct Submit is Here!



We know that your time is valuable, so we've recently updated AmTrust Online, our convenient online tool for managing your workers' compensation business, to provide you with the ability to directly submit new business applications to your underwriter.

The new Direct Submit method is the easiest way for agents to submit an application and the quickest way to get a response from your underwriter. Agents can now pull applications and loss run reports directly from their agency system and submit quotes immediately to their underwriter.

Additional enhancements to AmTrust Online include a comprehensive "File Room" and "Agency Notification" area.

The "Agency Notification" section of AmTrust Online allows the user to respond to and manage communications from their underwriter. In addition, the newly implemented "File Room" lets agents instantly and effortlessly access improved billing and loss information.

While logged into AmTrust Online, agents can also choose from a wide array of items to quickly access recent news and account information, and create, view and modify quotes.

Look for additional information on the availability of the new Direct Submit process and the improved AmTrust Online in the near future, or consult with your AmTrust marketing representative.

Year Brings Growth for AmTrust



AmTrust Financial Services, Inc. (AFSI) experienced significant premium growth and profitability improvements during 2007, its first full year as a publicly traded company on the NASDAQ. AFSI is the parent company of AmTrust North America.

AFSI reported a net income of \$90.1 million – up 84.5% compared to 2006 – and gross written premiums of \$839.4 million for 2007. Both acquisition and organic growth fueled the record results.

Additional highlights for the year include:

- Year-end 2007 earnings per basic share was \$1.50 (\$0.87 in 2006)
- Return on equity for year-end 2007 was 24.7%
- Combined ratio for year-end 2007 was 83.2% (91.9% in 2006)
- Shareholders' Equity increased to \$390.4 million in 2007 from \$340.5 in 2006
- Total assets exceeded \$2.3 billion (\$1.2 billion in 2006).

AmTrust Financial Services, Inc. is a multinational, specialty property and casualty insurance holding company and is rated A- (Excellent) by A.M. Best.

The Man Behind the Signature



His name is on every policy you write with us, but you might not have ever thought about the man behind the signature—until now. AmTrust is pleased to announce that Hank Sibley has been promoted to the newly created position of Chief Underwriting Officer for AmTrust North America.

Sibley was the very first person hired by AmTrust North America, and has been with the company since its inception. Prior to his promotion, Sibley oversaw the underwriting activities of many of our satellite offices, including AHS and Muirfield, and was actively involved with our Cleveland underwriters as well.

In assuming his role as Chief Underwriting Officer, Sibley will direct all of AmTrust's diverse underwriting offices, including those involved in program and multi-line business. His ambition is to unite them all under the same umbrella, creating a more uniform approach to underwriting at AmTrust.

Above all, Sibley is committed to sound underwriting practices with an emphasis on good service, and working with our agents to find ways to write business that will benefit everyone involved. It is this kind of attitude that ensures that AmTrust is more than a shade better.

[Keeping an Eye on the Audit Process](#)

AUDIT CHECKLIST

- Was this a physical audit?
- Was information requested?
- Were there any disputes?

AmTrust offers two audit report e-mails that all active Rochdale, Technology and Wesco agents are eligible to receive. The first report, which comes in three separate Microsoft Excel spreadsheets, details all first requests, second requests and additional information requests that were made regarding the agency's voluntary audits in the prior month.

First requests are mailed to the insured the day after the policy's expiration date; in the case of a "Non-Payment Cancellation," the first request would be mailed out 15 days after the cancellation date. Second requests are sent out 35 days after the first request if audit information has not been received, and additional information requests are sent if an auditor has a specific request for more information on an audit.

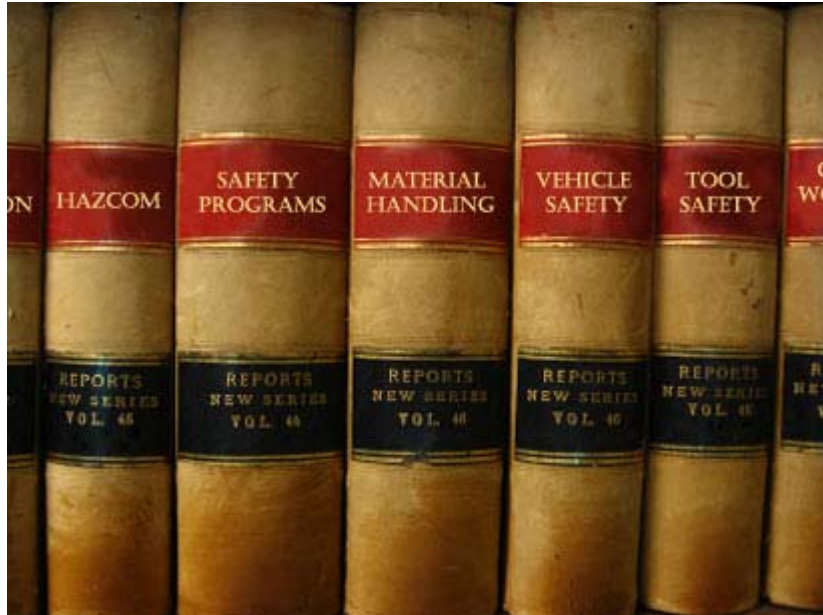
Having access to this report will help you avoid estimated audits for your insureds; now, you will be able to follow up with them if it appears that a first or second request has gone unanswered, or additional information has not been sent, rather than allowing these deadlines to pass by.

The second audit report offered by AmTrust is the Audit Tracker, which provides the agent with a timeline of the audit process. This report, also e-mailed in the form of an Excel spreadsheet, shows all the pertinent dates in the life of an audit, including not only first and second requests, but also:

- When/if the policy has been audited
- When/if a physical audit was requested on a policy
- Dates of additional information requests along with a description of what was requested
- Dates of any dispute denial letters that were sent out along with a short description of why it was denied.

If you would like these reports e-mailed to you on a monthly basis, please contact Kimberly Oja at koja@amtrustgroup.com.

[Safety on the Web](#)



It's not enough to simply buy workers' compensation insurance and hope you'll never have to use it—we encourage our insureds to take the extra step of preventing loss before it happens. You can always feel free to contact AmTrust's loss control department at any time for assistance, but when you need information at your fingertips, you can visit our online Safety Library.

The Safety Library addresses practically all of the recommendations made to your clients as a result of an onsite survey done by the loss control department. It also covers a variety of safety-related topics such as general workplace safety, HAZCOM, safety programs, hearing conservation, material handling and tool and vehicle safety. It will also help you and your staff in providing your clients answers to other safety issues as they arise. The information is downloadable and most documents are in a format that is editable. You can reach the Safety Library via the Risk Management section of the AmTrust website at <http://www.amtrustgroup.com/riskmanagement/lclibrary.asp>.

By making our loss control information available online, we hope to help prevent loss, not just contain it. We encourage you and your clients to take advantage of this important safety tool.

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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