



AmTrends
An AmTrust Agent Publication



AmTrust North America
An AmTrust Financial Company

Workers' compensation solutions a shade better.

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November 2006

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AmTrust Goes Public

We are extremely pleased to announce that, on November 9, 2006, our parent company, AmTrust Financial Services, has transitioned from a private company to a public company. On Monday, November 13, the company's stock began trading on the NASDAQ Global Market under the stock symbol "AFSI". This is a significant and important move for AmTrust Financial that holds many benefits and opportunities for employees, investors, agents and insureds. Our ability to raise capital is a vote of confidence for AmTrust Financial by the investment community, and will enable us to continue to grow and to better serve our producers and policyholders in the future.

Payment Info at Your Fingertips

AmTrust Online

Welcome

New submission options make it even easier to work with AmTrust!

New Email Submission Process! → [Click Here for More Details](#)

Fax submissions to (800) 487-9654 or e-mail to submissions@amtrustgroup.com

Choose One of the Options Below

- [New Fast Quote](#)
- [Agency Reports](#)
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- [Activity Reports](#)
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Some of the features of this site provide output in Adobe® pdf format. Follow the link to the left to download the Adobe® Reader®.

If you have any questions or comments on this system, please call 1-877-52-TRUST

This system was designed for use with Microsoft Internet Explorer 6.0. Best viewed at 800 x 600 or 1024 x 768 resolution. Requires Microsoft Internet Explorer 5.5 or higher.

www.AmTrustGroup.com

Did you know that you can look up payment information on *AmTrust Online*, the secure systems application on www.amtrustgroup.com? Here's how:

- After logging in to the *AmTrust Online* system using your secure user name and password, select 'Billing Inquiry' at the *AmTrust Online* main menu.
- Find your desired account by entering any part of the policy number or insured's name.
- Find real-time billing status, payment history, installment schedules and more!

If you don't see the 'Billing Inquiry' tab on the *AmTrust Online* main menu, call your local AmTrust Sales Representative to get set up.

Claims Kits Available

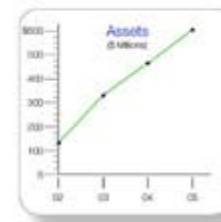
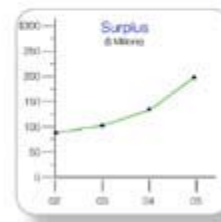
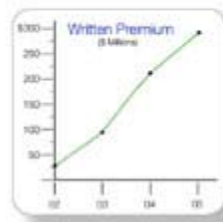
New workers' compensation policyholders with AmTrust receive a Claims Kit. This kit, which is sent to the main address of the policyholder within a couple of weeks after the new policy is bound, contains useful information that will help our mutual client feel more comfortable about the change in insurer, including:

- A welcome letter advising the name and telephone number of the individual claims analyst assigned to handle their loss time claims
- A toll-free number to report injury claims that is available 24/7
- Copies of the required posting notices for the jurisdictions covered
- A list of preferred medical providers the employer may share with his/her employees (where permitted).

If you have any questions regarding Claims Kits, or would like to request additional Claims Kits, please call 678-258-8332 or e-mail cstamper@amtrustgroup.com.

Here We Grow Again

- A history of profitability
- Rated A- (Excellent) Financial Size VIII by AM Best
- Experienced customer service that exceeds expectations



A.M. Best, a rating agency serving the insurance marketplace with information and ratings to encourage a financially sound industry of insurers, recently affirmed AmTrust's rating of "A-" (Excellent), and increased our financial size from VII to VIII (\$100 – 250 million adjusted policyholder surplus). This increase in financial size comes after several recent acquisitions, including Muirfield Underwriters and Wesco Insurance Company.

Having been upgraded to the current "A-" (Excellent) rating in 2003, it has been our top priority to maintain—and develop—that rating ever since. "Our goal is to continually improve on that rating as we grow

our workers' compensation book of business," said Mike Saxon, president of AmTrust North America.

And AmTrust is always growing—with the addition of Muirfield and Wesco, we have solidified our presence in the Midwest, bringing the number of states in which we offer coverage to 34. We are now able to provide access for agents in several new states, including Minnesota, Illinois, Missouri, Wisconsin and Iowa.

Our online technology and responsive customer service provides a highly competitive offering of products and services for AmTrust appointed agents that continues to fuel our organic growth. Thanks for allowing us to be of service!

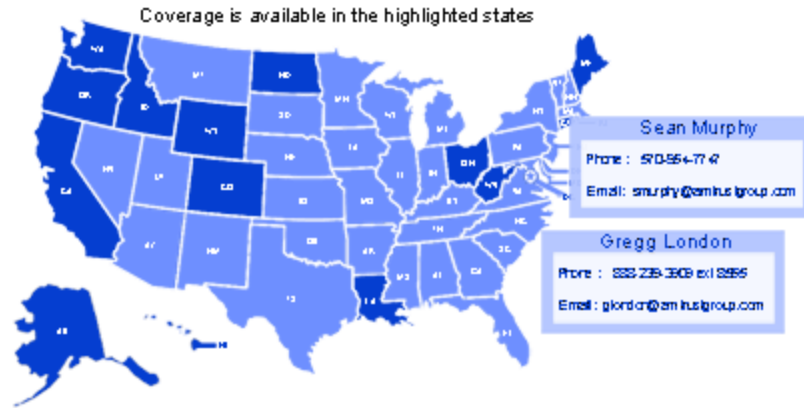
Mono-line Expertise a Shade Better

When given a choice between having a separate, mono-line policy for workers' compensation or adding workers' compensation coverage to a multi-line package, a small business client will likely be more inclined to choose the simplest solution. But sometimes, simple may not be easier, or better.

AmTrust has always been focused on small to mid-size business workers' compensation. While a larger, package-based company may not have the resources to focus solely on one aspect of insurance, AmTrust has built its Claims department processes, people, and protocols based on the specific characteristics of workers' compensation claims. We have a better understanding of workers' compensation law and more experience with the issues involved in workers' compensation claims, which allows us to manage our cases to the best and lowest cost outcome. In the unfortunate event of a workers' compensation claim, we will achieve optimal results for both the employer and the injured worker, while a package carrier simply may not have the level of adjusting expertise to create the best claims solution for the parties involved.

So the next time your client has a choice between bundling their workers' compensation coverage with a multi-line package carrier or choosing the focused expertise of mono-line AmTrust, let them know that, in the event of a claim, AmTrust really is more than a shade better.

Who's New at AmTrust?



AmTrust North America recently welcomed two new sales team members to its ranks — Gregg London and Sean Murphy, who will be managing agent relations.

Gregg, who has sixteen years of property/casualty experience in the South Carolina Market, will be representing our company in both North and South Carolina. He can be reached by phone at (888)239-3909, ext. 8555, or by e-mail at glondon@amtrustgroup.com.

Sean also has a background in insurance, with five years of experience as a workers' compensation underwriter. He will be representing AmTrust in eastern Pennsylvania and upstate New York, and can be reached by phone at (570)954-7747 or by e-mail at smurphy@amtrustgroup.com.

Expanded Classes to Consider

Did you know that AmTrust, through wholly-owned Rochdale and Technology Insurance Companies, also writes:

9586 (NCCI) /977 (PA, DE)—Barber shops, hair-styling salons, nail salons, tanning salons—AmTrust can consider this exposure with or without prior workers' compensation experience, but your insured must have at least one full-time employee other than the officer/owner of the company. Please note that we do *not* write tattoo or piercing parlors.

3632 (NCCI) /461 (PA, DE)—Machine Shop NOC— AmTrust does require prior workers' compensation experience and at least one full-time employee other than the officer/owner of the company to consider this exposure

8006 (NCCI) /917 (PA, DE)—Gasoline Station—Self-Service and Convenience/Grocery— AmTrust can consider writing this exposure with no prior workers' compensation experience as long as there is one full-time employee other than the officer/owner of the company. However, we do not write 24-hour operations.

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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