



AmTrends
An AmTrust Agent Publication




AmTrust North America
An AmTrust Financial Company

Workers' compensation solutions a shade better.

In This Issue:

November 2007

- Get More for Less with AmTrust
- AmTrust Has You Covered
- Workplace Safety
- Marketing Literature
- Claims Reporting

Get More for Less with AmTrust



As an AmTrust workers' compensation agent, you're not only treated to great service and support, you also get great commission rates. Our lucrative commission rates are offered in addition to our easy to use online quoting system and personalized customer support. At AmTrust, we don't just say we value your business, we show it.

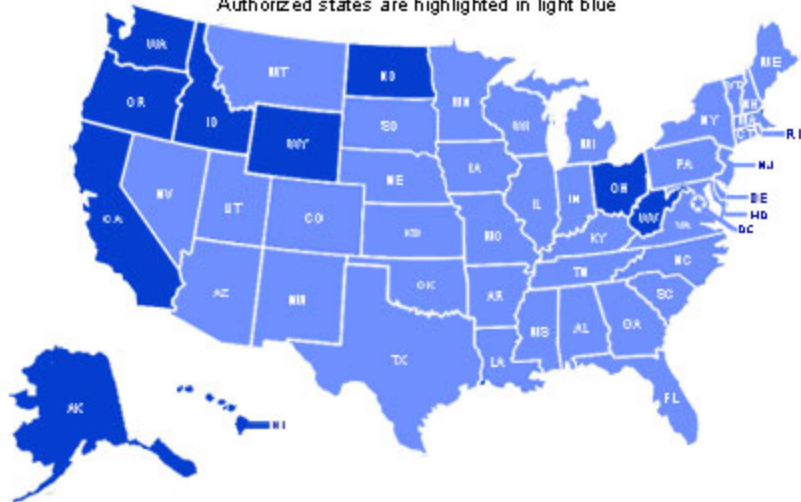
Agents who bring in policies under \$2,500 will appreciate generous commission rates – 12 percent for new business policies and 10 percent for renewal business policies. For both new and renewal business with policies \$5,001-\$7,500, agents will receive a nine percent commission rate, and agents receive an eight percent commission rate for new and renewal business policies over \$7,500. (Note that these rates are our standard commission rates and may vary by state or agency agreement.)

To find out more about how you can increase your revenue with AmTrust North America, contact your AmTrust representative or Customer Service at 877.528.7878.

AmTrust Has You Covered Across the U.S.

Authorized States

Authorized states are highlighted in light blue



AmTrust North America works with four wholly-owned domestic insurance carriers – Rochdale Insurance Company, Technology Insurance Company, Wesco Insurance Company and Associated Industries Insurance Company – to provide workers' compensation insurance in 40 states around the country. The AmTrust Group of carriers holds the A- (excellent) rating from the A.M. Best Company.

Technology Insurance Company was acquired in 1998 to be the primary carrier for AmTrust North America workers' compensation risks.

One year after the purchase of Technology, Rochdale Insurance Company was also purchased. Rochdale only underwrites insurance plans in six states, but those six states include New York and New Jersey and are among the highest producing states for AmTrust.

The insurance company with the most state authority is Wesco; it offers insurance lines in all 50 states. Wesco was purchased by AmTrust in 2006.

Associated is the newest carrier to join AmTrust and was acquired in September 2007. Based in Florida, Associated is also licensed in Alabama, Georgia and Mississippi. It has yet to be added to our A.M. Best rating.

For more information about our insurance carriers or geographic authority, please talk to your AmTrust representative or visit www.amtrustgroup.com.

Workplace Safety is Not Optional



The mission of the Loss Control Department at AmTrust North America is to help improve workplace safety for policyholders. The most effective method to achieve this goal is for our Loss Control Representatives (LCR) to visit our policyholders' workplaces and provide loss prevention strategies. When an LCR recognizes an uncontrolled hazard during a visit, they typically discuss recommendations or strategies with the policyholder before the visit is over to help reduce or eliminate the hazard.

After a visit, a letter is sent to both the insurance agent and policyholder with specific recommendations to help the policyholder promote a safe workplace.

To truly achieve the mission of improving workplace safety, policyholders need to put into practice the recommendations submitted by the LCR. AmTrust requests that policyholders let us know within 30 days how they are implementing our recommendations. If our suggestions are not put in place, that means there are still uncontrolled hazards and exposures present at the worksite. These hazards increase the chance of sustaining a loss.

Compliance with our recommendations shows that our policyholders are proactive about workplace safety, which not only helps reduce loss, but also improves company morale and reduces insurance costs.

If you have any questions about improving workplace safety, please visit our extensive Safety Library at <http://www.amtrustgroup.com/RiskManagement/LCLibrary.asp>.

[Marketing Literature Available to Policyholders](#)


Eligible Classes

Top 10 written classes:


- Professional offices
- Buildings – operations by owner or contractor
- Retail and wholesale stores
- Residential repairs
- Light manufacturing and assembly
- Hotels
- Machine shops – light metal working
- Grocery stores
- Beauty shops
- Restaurants

Visit www.amtrustgroup.com for a complete list of eligible and excluded classes.

Authorized States
Authorized states are highlighted below in light blue.



Workers' Comp Insurance
More Than A Shade Better.



AmTrust North America
An AmTrust Financial Company

5800 Lombardi Center
Cleveland, OH 44131
ph: 877.526.7676
fx: 800.487.2624
www.amtrustgroup.com

AMT10017 07/07

Need a simple way to explain AmTrust North America workers' compensation offerings to your clients? Then contact your AmTrust representative to secure copies of our new brochure designed specifically for policyholders.

Our "Insured Brochure", designed for policyholders, offers information about AmTrust North America and what your clients can expect when they choose us for their workers' comp insurance. Our brochure features information about our risk management, claims service and flexible payments, and also conveys our financial strength so they can rest assured that we stand behind our policies.

At AmTrust, we believe the more information we can provide to you when meeting with policyholders, the better. We know that when you and your clients read about the capabilities AmTrust has to offer, you will know you're making the right choice for workers' comp insurance.

If you would like more information about AmTrust or to receive a supply of marketing materials, please contact your AmTrust representative.

Round the Clock Claims Reporting



In the unfortunate instance that one of your policyholder's employees has a work-related injury, AmTrust is ready to receive the claim report, no matter what the time. The claim can be reported 24/7 via phone, fax or e-mail.

To report a new claim:

- Call – 1.866.272.9267
- Fax – 1.775.908.3724 or 1.877.669.9140
- E-mail – AmTrustclaims@qrm-inc.com

When reporting a new claim, you'll need to have the following information:

- Name of employer (preferably as it appears on the policy)
- Policy Number
- Injured employee's name, address, phone number, Social Security number, date of hire, and date of birth
- Date, time and place of incident
- Description of the incident
- Nature of the injury
- Name and phone number of initial medical provider (if known)
- Wage information

For other claims inquiries, call 1.888.239.3909. Or, if you know your AmTrust claims adjuster, feel free to contact them directly.

End Quotes

Questions? Ideas? We value your feedback!

Please let us know what you think by contacting us any of the ways listed here:

Contact Info:

Phone: 877.528.7878

Fax: 800.487.9654

Web: amtrustgroup.com

Mailing Address:

AmTrust North America, Inc.

5800 Lombardo Center

Cleveland, OH 44131