



**AmTrends**  
An AmTrust Agent Publication



**AmTrust North America**  
An AmTrust Financial Company

Workers' compensation solutions more than a shade better.

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November 2008

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## Better Functionality. Better Layout. Better Web Site.

AmTrust Financial Services, Inc., parent company of AmTrust North America, launched its newly designed and updated web site, [www.amtrustgroup.com](http://www.amtrustgroup.com), at the beginning of the month.



The new AmTrust Financial site includes enhanced functionality and streamlined primary and secondary navigation menus to make the site more user-friendly. The aesthetics of the site have been revised to achieve a strong connection with all AmTrust marketing materials and print advertising campaigns.

New features of the site include:

- More information about recent additions to the AmTrust portfolio, specifically regarding **UBI** and **Associated** organizations under the **Small Commercial Business** navigation
- An updated company history in the **About Us** navigation
- A **Search** function to quickly and easily get you to the content you need
- A continually updated **Careers** section with information about the company's current job opportunities, including a methodology for prospective employees to submit resumes to Human Resources.

Enjoy browsing the site at your leisure.

## **AmTrust Financial Services, Inc. (NASDAQ: AFSI) Reports Third Quarter Results**

AmTrust Financial Services, Inc. reported 2008 third-quarter

operating earnings of \$39.2 million and a gross written premium of \$281.2 million, up 45.5% from \$193.3 million in the third quarter of 2007.

Additional highlights of the quarter include:

- Basic operating earnings per share of \$0.65, an increase of 51.2% from the third quarter of 2007
- Net income of \$9.4 million
- Return on equity on operating earnings for three months ending on September 30, 2008 was 39%
- Book value per share was \$6.48, as of September 30, 2008

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

## Bilingual Brochures

If you have policyholders who would like to know more about AmTrust North America and what we offer as a workers' comp insurance underwriter, ask your marketing representative for a copy of our tri-fold capabilities brochure for insureds. To help serve your clients, we offer both English and Spanish versions. Your representative also has access to a version of the brochure written specifically for you, the agent.



## Direct Submit Seminars

AmTrust North America continually strives to provide you with the latest technology to enhance your agency efficiency and offer convenient access to the workers' comp information you need when you need it. That's why AmTrust recently created Direct Submit, a new way to submit business on [AmTrust Online](#).

Direct Submit will be going live December 1 for the remainder of agents not already using the new submission process. If you've already started using the Direct Submit feature, you don't need to do anything additional.

Direct Submit, as the name implies, allows you to directly submit your new business application to your underwriter with just the click of a button. All you have to do is fill out the application and upload it to AmTrust Online. No more printing and faxing or e-mailing. Once you've sent your application, your underwriter will review and quickly respond. Underwriter response times are quicker when using Direct Submit.

AmTrust will be hosting two brief webinars to review the Direct Submit process. Choose which time works best for your schedule and click on a link below to register.

November 20 at 2 p.m. (ET) [Sign up here.](#)

December 11 at 10 a.m. (ET) [Sign up here.](#)

If you can't make it to one of our webinars, you can view our [instruction manual](#) for a step-by-step overview.

In addition to Direct Submit, AmTrust Online still has all of the features necessary to keep you and your clients informed – class inquiries, fast quotes, activity reports and more.

If you have further questions about the Direct Submit offering, we invite you to contact your local marketing representative.

## AmTrust Now Offering New Payment Capability



AmTrust understands that flexibility is key when it comes to workers' compensation premium payments. That's why we've added our new electronic check payment option to make the payment process as seamless as possible for you and your policyholders.

Payments can also be made by direct billing, direct debit or credit card. In addition, we offer our Pay-As-You-Owe (PAYO) program so you can work with approved payroll companies to have the premium calculated at the same time as your insureds payroll.

To pay by electronic check, contact our Customer Service Department at 877.528.7878 between 8 a.m. - 6 p.m. (ET).

## The Value of Loss Control

At AmTrust, we understand the value and importance of loss control management to minimize losses and improve profitability with policyholders – but communicating this to our customers is not always well-received. Below is the story of an AmTrust Loss Control representative whose recommendations to a customer were implemented and also helped save the policyholder's life:

“As a result of a survey taken at a policyholder in August 2007, I submitted several recommendations. However, it was obvious the policyholder was not pleased with the recommendations.

Recently, the underwriter requested a follow-up survey to perform an

updated safety inspection. Upon arrival at the policyholder, I expected to be greeted by an unfriendly contact. However, the policyholder was smiling and was eager to show me what he had done. One of the recommendations was to install guard rails around the perimeter of the eight-foot high overhead storage area where employees store and retrieve materials used when servicing customers. The policyholder said that one day while working on the overhead storage area himself, he stepped back and hit the rail, which stopped him from falling. At that point, he realized the value of the loss control recommendations.

Another recommendation was to check MVRs for all drivers. As a result, he found that one driver had a poor driving record and is no longer driving on company business.

The policyholder also completed all of the other recommendations including the development of a safety program that addresses the tasks associated with the work employees perform. The policyholder has even gone further by offering all employees the opportunity to learn CPR at the annual safety meeting. The policyholder is now a firm believer in safety and values the role of loss control.”

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## 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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