



AmTrends
An AmTrust Agent Publication



AmTrust North America
An AmTrust Financial Company

Workers' compensation solutions a shade better.

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AmTrust Road Trips



As an agent, your workday is too hectic to consider a business trip to AmTrust—the travel time, the hotel bill, the phone calls missed—it's all too much! We understand your busy schedule, and that's why we bring AmTrust to you.

Our new executive seminar provides an update to agents about our product offerings and organization, process changes, and market conditions, as well as providing a forum in which agents can ask questions and provide feedback. The one hour presentation over lunch is delivered by Matt Frazier, senior vice president of sales; joining Matt are claims representatives and underwriters for each specific region visited.

To date, we have held five of these informative seminars throughout Pennsylvania, New York and New Jersey, and had an average attendance of 50 agents per session. The feedback we received was very positive, and we will be expanding the executive luncheon sessions to other geographic locations soon. Stay tuned for a location near you!

AmTrust is Big on Small Accounts

There's nothing constant about AmTrust's expense constant—it's falling!

Effective October 1, AmTrust will reduce the expense constant in Kentucky, Maryland, Arkansas, Tennessee and Vermont by 23%. This reduction will apply to both new business and renewals.

And in Pennsylvania, the expense constant has been eliminated altogether!

With our small account expertise, personal underwriting turnaround and responsive customer service, AmTrust has a great deal to offer its insureds—and with new lower expense constants, we make getting top quality workers' compensation insurance more affordable, too. Send us your submissions and take advantage of this great offer!

The Safety Zone



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. A new AmTrust marketing campaign, aimed at two of our most popular classes, hopes to draw attention to loss control and prevention.

Beginning in late September, insureds who are covered in class codes 8380 (Auto Service Centers) and 9082 (Restaurants) will receive postcards in the mail directing them to our Safety Zone website. The website, which will contain such information as how to conduct a safety meeting and common safety hazards to avoid, will also contain highly visual safety posters for the insured to display in their place of business, as well as links to our Loss Control Library and a loss control quiz.

By reaching out to two of our largest insured classes, we hope to prevent loss, not just contain it. If you write any risks that include these class codes, be sure to tell your insureds to keep one eye on their mailboxes, and both eyes on safety.

A Name You Can Trust



Last month, we discussed the benefits of choosing a monoline workers' compensation carrier over carriers that offer wider, package policies. But why, of all the monoline carriers, should you trust AmTrust with your business?

A publicly traded company, AmTrust has attained a rating of "A-" (Excellent) Financial Size VIII from A.M. Best. Our three wholly owned insurance carriers, Rochdale, Technology and Wesco Insurance Companies, allow us to write business in 40 states; with the recent addition of Connecticut to that list, AmTrust is now licensed in all six New England states and in every state on the East Coast. In 2006, all AmTrust insurance carriers combined to produce gross written premium, of \$526.1 million.

With those impressive credentials, you might think that AmTrust is too big of a company to give its clients the attention they deserve, but that's far from the case! Our highly trained call center can answer questions on every topic, from underwriting a new policy to auditing an old one; you can also reach our call center by e-mail on those days when you can't be tied to your phone. Through our website, www.amtrustgroup.com, you have access to a wide variety of information, including considered classes, loss run inquiry and our Fast Quote service.

AmTrust doesn't just want to help you—it wants to reward you, too! Through the end of the year, AmTrust has added a new layer to the commission structure, increasing the commission on new business policies under \$2,500 in generated premium to 12% through the end of 2007 (not available in NY, SC, TX or FL). And for each new policy you bind with us through our website, we will give you a SuperCertificate® from www.GiftCertificates.com, redeemable for original gift certificates from over 200 national vendors.

But what it all comes down to is exceptional service—when your insured is injured at work, you need to know you can count on us.

Our in-house claims department has the expertise needed to get employees diagnosed, cared for, and back to work as safely and quickly as possible. Upon receipt of a claim, three-point contact is immediately initiated with the injured worker, employer and doctor, and our own in-house Medical Director assists in determining proper diagnoses and holds peer-to-peer reviews to discuss claims directly with physicians. Injured employees, medical providers and others are paid without delay, and return-to-work options are initiated through a joint effort among the employer, physician, and injured employee.

With this much to offer, it would be hard *not* to choose AmTrust for your monoline workers' compensation needs! From our excellent customer service to our superior claims management, we truly are more than a shade better and a name you can trust.

Welcome to the Family



AmTrust announced that it has acquired Florida-based Associated Industries Insurance Services, Inc. and its wholly-owned subsidiary, Associated Industries Insurance Company, Inc (together, known as Associated).

AmTrust and Associated have shared a partnership since 2004, when Associated began underwriting Florida workers' compensation business on AmTrust's behalf. With this acquisition, Associated will officially become a member of the AmTrust family, bringing with it \$130 million in gross written premium and a carrier that is licensed in Florida, Alabama, Georgia and Mississippi.

"The acquisition of Associated is the logical culmination of the close relationship we have had with them for the past three years," said AmTrust Financial Services CEO Barry Zyskind. "We are confident that the addition of Associated to the AmTrust family should provide AmTrust with the ability to continue growing our workers' compensation business."

What's New in Renewals

You never want to see them, but they still roll in occasionally—cancellations, non-renewals, oh, my! What can be done to help curb these dreaded endorsements? A good way to start is to be familiar with the renewal process.

Renewal quotes are created 90 days prior to the effective date, and renewal policies are printed 60 days prior to renewal date. Copies are sent directly to insured and agent. If there are any changes that need to be made, please fax or e-mail requests prior to the 60 day printing so an endorsement can be avoided.

The insured's copy of the policy includes an invoice showing the total amount due and when the payment is needed. *Please ensure payment is made to avoid cancellation.* Agents can keep track of payments made for each of their insureds on www.amtrustgroup.com under Billing Inquiry.

In addition to the standard non-renewal reason, we have recently flagged risks that have unpaid invoices or non-cooperative audits. If a policy was non-renewed due to unpaid or non-cooperative reasons, all audits and balances must be completed or paid to be reviewed for renewal consideration. However, please be aware that this does not mean the risk will necessarily be renewed. It is the responsibility of the agent to follow up on renewal consideration for their clients' policies.

Freedom from the Phone



Tired of spending all day with the phone stuck to your ear? You may have to do that with other carriers, but AmTrust has made things simple—in addition to calling our Customer Service call center, you can now e-mail your questions or concerns to us at csr@amtrustgroup.com.

E-mail us any question—from the most general overall topic to the minutest concern regarding a specific policy—and a member of our highly-trained Customer Service staff will e-mail you back within 24 hours. Our staff can answer questions on all aspects of workers' compensation insurance, from underwriting to audit to billing.

And this convenience is not limited only to our agents—please feel free to pass this address on to your insureds as well, so that we can

help them through any issues they may be having with their policy directly.

When you need to talk to someone right away, AmTrust's seasoned Customer Service call center staff will be on the other end of the line, ready to help. But for those times when you don't want to be tethered to your desk by your phone, e-mail us at csr@amtrustgroup.com. Now with two ways to serve you, AmTrust is more than a shade better.

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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