



AmTrends
An AmTrust Agent Publication




AmTrust North America
An AmTrust Financial Company

Workers' compensation solutions more than a shade better.

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September 2008

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New Additions to the AmTrust Family



AmTrust is pleased to announce the addition of three new representatives to the AmTrust Family, Ted Goss, Steve Hammarsten and John Thomason.

Ted is the new representative for agents in Northern New Jersey. Before joining the AmTrust team, Ted worked with business owners on group benefits, and retirement and succession planning. Working closely with business owners helped Ted understand two of the most prevalent concerns businesses face when it comes to insurance – finding the right workers' compensation and property and casualty insurance. Ted is dedicated to building beneficial long-term relationships with agents to help them deliver the right insurance carrier, policy and premium to their business clients.

If you would like to contact Ted, he can be reached at:

Cell: 908.463.0452

E-mail: tgoss@amtrustgroup.com

Steve is the new regional sales representative for agents in Minnesota and Wisconsin. Steve comes to AmTrust after serving as a personal lines agent with AAA. He received his bachelor's degree in marketing from Winona State University and looks forward to

using his expertise to provide clients with timely assistance when placing their workers' comp business.

If you would like to contact Steve, he can be reached at:

Cell: 651.783.2769

E-mail: shammarsten@amtrustgroup.com

John recently joined the AmTrust marketing team as the new inside sales representative in the Southern Region, located in Duluth, GA. He is a recent graduate of Kennesaw State University with a bachelor's degree in marketing. He will be working with agents throughout the southern region to encourage placement of small business workers' compensation accounts with AmTrust.

If you would like to contact John, he can be reached at:

Cell: 678.258.8030

E-mail: jthomason@amtrustgroup.com

We believe there are significant opportunities within the market and look forward to addressing these, particularly in the areas AmTrust has experienced the greatest success — hospitality (restaurants, hotel/motel, etc.), light manufacturing, retail, and service business. Ted, Steve and John, in conjunction with your underwriter, can help you place these coverages with AmTrust today.

New Focus in New England

AmTrust has been increasing its focus on the New England region through recent acquisitions and increased marketing efforts – and the results are showing.

AmTrust's Nashua, New Hampshire office recently welcomed four new employees after closing the acquisition of Occupational Health Underwriters (OHU) on July 22. The acquisition of OHU provides AmTrust access to a book of workers' compensation business in the health-related industry and offers us the chance to pursue relationships with both OHU's current and renewal clients.

We've also entered into a sub-producer agreement with Cardinal Comp. Starting Oct. 1, Cardinal Comp will begin using the AmTrust Group of carriers to underwrite and issue its policies, but will still perform the loss control and claims management for its clients.

New leadership has also been introduced to the New England region to continue offering excellent service and attention to our clients. Pam Beaulieu has been appointed as the executive vice president of the Northeast Region and is overseeing the operation comprised of 20 employees. Lucy Colon, the sales representative who has been leading the campaign in New England, has also been working diligently to expand AmTrust's relationships.

If you would like to contact Pam, she can be reached at:

Office: 603.888.8900, ext. 3702

E-mail: pbeaulieu@amtrustgroup.com

If you would like to contact Lucy, she can be reached at:

Office: 603.888.8900, ext. 3705

E-mail: icolon@amtrustgroup.com

New England Rate Changes

With AmTrust's increased focus on the New England region resulting from acquisitions and expanded marketing efforts, rate changes are being made to six New England states. Many states are receiving a lowered and tiered LCM structure to allow you to write more business by accommodating a broader range of risks at competitive rates. In addition, we will also waive the \$10 installment fee for electronic funds transfers to further add to the cost savings and administrative convenience of direct debit payments.



Here are the specific changes taking place in your state:

Connecticut

- Effective Sept. 1, Technology and Wesco Insurance Companies will implement a waiver of the \$10 installment fee for electronic funds transfer (EFT/Direct Debit) payments.

Massachusetts

- Effective July 1, the Massachusetts Department of Insurance assessment rate was changed to 6.3%.
- Effective Sept. 1, Technology will implement a \$25 non-sufficient fund (NSF) fee, as well as a waiver of the \$10 installment fee for electronic funds transfer (EFT/Direct Debit) payments.
- Effective Sept. 1, Wesco's 15% rate deviation will be renewed, and Technology's 5% deviation for all class codes will be retained.

Maine

- Effective Sept. 1, Technology and Wesco will implement a \$25 non-sufficient fund (NSF) fee, as well as a waiver of the \$10 installment fee for electronic funds transfer (EFT/Direct Debit) payments.

New Hampshire

- Effective Sept. 1, Technology and Wesco will implement a

\$25 non-sufficient fund (NSF) fee, as well as a waiver of the \$10 installment fee for electronic funds transfer (EFT/Direct Debit) payments.

- Effective Oct. 1, Technology's LCM will be 1.33, down from 1.43 previously.

Rhode Island

- Effective Sept. 1, Technology will implement a \$25 non-sufficient fund (NSF) fee, as well as a waiver of the \$10 installment fee for electronic funds transfer (EFT/Direct Debit) payments.

Vermont

- Effective Sept. 1, Technology and Wesco will implement a \$25 non-sufficient fund (NSF) fee, as well as a waiver of the \$10 installment fee for electronic funds transfer (EFT/Direct Debit) payments.
- Effective Oct. 1, Technology's LCM will be 1.32, down from 1.45 previously. Wesco's LCM will be 1.50, up from 1.40 previously.

For more information about rates and underwriting changes, please contact Lucy Colon at lcolon@amtrustgroup.com or 603.868.8900, ext. 3705.

AmTrust's Upcoming Tradeshows

Although the year is quickly coming to a close, AmTrust is keeping busy traveling to various tradeshows across the country. Take a look at where and when you can catch us, and contact your AmTrust representative listed below if you need any information:

IIAB of Arizona Convention

Sept. 18-20

Phoenix, AZ

Contact Marsha Fay at mfay@amtrustgroup.com for more information.

IPSC 2008 Conference

Sept. 19-20

Spartanburg, SC

Contact Gregg London at glondon@amtrustgroup.com for more information.

NAIW Convention

Sept. 25-27

Helen, GA

Contact Kimberly Shattuck at kshattuck@amtrustgroup.com for more information.

PIIAI Convention

Oct. 1-3

Springfield, IL

Contact Joshua Wankovsky at jwankovsky@amtrustgroup.com for more information.

IIABSC Annual Convention

Oct. 5-7

Myrtle Beach, SC

Contact Gregg London at glondon@amtrustgroup.com for more information.

Kansas Annual Convention

Oct. 8-10

Kansas City, KS

Contact Steve Hartman at shartman@amtrustgroup.com for more information.

IIANC Annual Convention

Oct. 12-15

Asheville, NC

Contact Gregg London at glondon@amtrustgroup.com for more information.

Nebraska Annual Convention

Oct. 21-23

Kearney, NE

Contact Steve Hartman at shartman@amtrustgroup.com for more information.

BIG I Convention

Nov. 7-8

Boston, MA

Contact Lucy Colon at lcolon@amtrustgroup.com for more information.

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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