New York Mandatory State Disability Benefits

AmTrust North America offers statutory and enriched disability insurance benefit coverage for off-the-job personal injury and illness. Our Disability team is a recognized leader in the statutory disability marketplace with a commitment that spans more than 50 years.

AmTrust provides statutory disability benefits coverage in New York written by 3,500 brokers. We insure more than 45,000 employers, placing us among the top companies in the industry. Our high level of specialization offers direct access to our technical skills, competitive rates and superior services to support our customer needs.

The AmTrust Advantages:

- Competitive rates
- Excellent commissions
- Dedicated examiners assigned to each account for personalized service
- Benefits statements and year-end FICA summaries
- 24-hour online access to policy details, claim information and New York regulatory forms
- DBL Deluxe[™] enriched benefits available
- Fast policy issuance
- Experienced underwriters provide innovative solutions to write larger cases successfully
- New case implementation team with dedicated account team to support the broker sales effort

Underwriting Guidelines:

- 1-49 employees: filed rates
- 50+ employees: fully underwritten

Claims Service

- Claims information is accessible to employers online
- Payments are made within 4 days of claim being filed and approved



Why Choose AmTrust? AmTrust 24-7 for on and off the job coverage

By using AmTrust for DBL and Workers' Comp, your clients can enjoy around-the-clock coverage for sickness and personal injury, both at work and at home.

- Our single-carrier approach to Workers' Comp and New York DBL provides an integrated claims process on controverted claims
- Efficient claims process results in swift payment turnaround for claimants

One Trusted Source

AmTrust understands that employers want excellent service from the application process to plan set up and ongoing administration. AmTrust is an insurance leader and our commitment is evidenced by our tremendous worldwide growth to a wide array of different businesses.

- With years of experience, AmTrust is among the top New York DBL carriers in the industry
- AmTrust is the largest private Workers' Comp insurance carrier in New York, according to a recent SNL Financial report.

Disability Team Contact Information

Dave Clark DBL Sales Director <u>David.Clark@amtrustgroup.com</u> 646.458.3561



800.535.2711 www.amtrustnorthamerica.com