

# AmTrust Advantages



AmTrust North America provides a suite of small business insurance products including: workers' compensation, BOP, commercial package, general liability, property, inland marine, employment liability, commercial auto, lumber specialty and garage.

These lines have also been customized to fit the auto service repair, financial institution, lumber, nonprofit, restaurant and transportation sectors for the niche products we offer.

## Why Choose AmTrust?

### Flexibility

We have multi-state capability, multi-tiered pricing and multi-line capability, combined with exceptional customer service and a dedicated staff of insurance professionals, who all share the same vision. Insurance is our product, customer service is our business.

### Payment Options

We have cost-effective and flexible payment options to fit your needs. We offer a variety of ways to pay including online payment, as well as payment by phone or check.

### Risk Management

At AmTrust North America, we specialize in risk management solutions and are dedicated to helping you mitigate losses in the workplace. Whether you require safety and loss prevention assistance, underwriting support, risk management and administration, auditing, inspection or overall risk management solutions, we give you the individualized attention your company deserves.

### Claims Service

We have a 24/7 Claims Reporting Center where our Claims Specialists will provide you with live assistance when reporting a claim that can be accessed online. Regional claims professionals located nationwide, such as dedicated adjusters and a medical director, properly take care of your claim and ensure a seamless and efficient process.

## Financial Strength

Rely on AmTrust North America's strength and security for your insurance needs.

- A.M. Best rating of "A" (Excellent) FSC "XV"
- Ranked 3rd nationwide in SNL Financial's 2016 workers' comp market share report
- Publicly traded on the NASDAQ Global Market under the stock symbol AFSI
- More than \$22 billion in total assets
- More than \$7.95 billion in written premium
- Net combined ratio of 92.1%



AmTrust North America  
An AmTrust Financial Company

877.528.7878

[www.amtrustnorthamerica.com](http://www.amtrustnorthamerica.com)

# AmTrust Advantages

## Our Products Include:

### Monoline Workers' Compensation Insurance

AmTrust North America, through the AmTrust Group of insurance carriers, offers agents the opportunity to quote monoline Workers' Compensation for small to mid-size businesses.

### Commercial Package Niche Products

We understand that every business is unique. That's why we've developed our niche products for targeted industries and needs, including:

- Auto Service Plus
- Commercial Auto
- FI Advantage<sup>SM</sup> (Financial Institutions)
- Lumber Specialty
- Restaurant
- Businessowners Policy (BOP)
- Employment Practice Liability Insurance (EPLI)
- Inland Marine Contractors' Equipment
- Nonprofits
- Transportation

For more information about our product offerings, visit [www.amtrustnorthamerica.com](http://www.amtrustnorthamerica.com).

### E&S Insurance Services

AmTrust offers excess and surplus lines insurance for businesses with unique exposures looking for property and casualty coverage.

### Surety Bonds

AmTrust Surety offers a comprehensive line-up of surety bond products for contractors, developers, other business entities and individuals throughout the country.

## Top 10 Reasons to Select AmTrust North America

### #1 Financial Strength and Stability

Publicly traded on the NASDAQ (AFSI) global market with more than \$7.95 billion in gross written premium and over \$22 billion in assets, with an A.M. Best rating of "A" (Excellent).

### #2 Multi-State Capability

Workers' Comp and Commercial Package products written in most states nationwide.

### #3 Flexible Payment Plans

Installment plans, AmTrust AutoPay (direct debit) and Pay-As-You-Owe<sup>®</sup> (PAYO<sup>®</sup>) provide seamless premium payments, saving time and money.

### #4 Superior Claims Handling

24/7 claims reporting with live assistance, and seasoned claims professionals with assigned case loads well below the industry average.

### #5 Exceptional Loss Control

Representatives located nationwide to conduct safety inspections, site evaluations and loss prevention training.

### #6 User-Friendly Online Submission System

Easy-to-use web-based submission system provides policy, endorsement and loss history at your fingertips, and allows you to submit and chat online with your underwriter about a submitted risk.

### #7 Competitive LCM Rate Structure

We continuously evaluate and adjust our LCMs to reflect our loss experience and competitive environment.

### #8 Competitive Agency Commission

Our commission rates generally range from 9%-20% based upon the product written.

### #9 Expanding P&C Product Offering

We continuously evaluate the market and our agents' needs to deliver new coverages from Workers' Comp to Commercial Package and a wide variety of niche products.

### #10 Satisfying Customer Service

Exceptional service is the mantra at AmTrust, delivered by our field sales representatives, regional underwriters and centralized customer service professionals.