

# AmTrust Advantages for Policyholders

AmTrust Financial provides a suite of small business insurance products, including workers' compensation for small- and medium-sized businesses.

With extensive underwriting experience, AmTrust has earned a reputation as an innovative, technology driven provider of insurance products. Our flexible coverage, exceptional customer service, multiple payment options and specialized risk management solutions make us the right choice for your insurance needs.



## Leading Writer

of Workers' Compensation insurance in the U.S.



## Exceptional Service

claims, audits, customer service and more



## Payment Options

to fit your individual situation

## Why Choose AmTrust?

### Flexibility

We have multi-tiered pricing, multi-state and multi-line capabilities, combined with exceptional customer service and a dedicated staff of insurance professionals, who all share the same vision. Your success is our policy.

### Payment Options

We offer cost-effective and flexible payment options to fit your needs. Choose from Easy Pay online, AutoPay (direct debit), credit card or check payments and Pay-As-You-Owe® (PAYO®). You can even make on-the-go payments by downloading the AOMobile iOS application from the App Store.

### Risk Management

AmTrust's Loss Control Department specializes in risk management solutions and is 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 provide you with live assistance when reporting a claim. Regional claims professionals located nationwide, such as dedicated adjusters and a medical director, properly care for your claim and ensure a seamless and efficient process.

### Financial Strength

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

- A.M. Best rating of "A-" (Excellent), FSC "XV," Stable Outlook

### Our Suite of Products Include

Workers' Compensation Insurance, Property, General Liability, Businessowners Policy, Commercial Auto and more for small to mid-size businesses.

### Top Reasons to Select AmTrust Financial

#### Technology-driven

Online Capabilities for Policyholders:

- Report claims
- Access claim kits and other claims information
- Pay premiums
- Visit Loss Control library
- Access policy documents
- Complete an Audit



### Multi-State Capability

Our suite of commercial lines insurance products is written in most states nationwide. If your business moves or expands, AmTrust is there for you!

### Flexible Payment Options

Installment plans, AmTrust AutoPay (direct debit), credit card and Pay-As-You-Owe® (PAYO®) provides seamless premium payments, saving time and money. Payments can also be made using the AOMobile iOS app, available to download in the App store.

### Pay-As-You-Owe® (PAYO®)

A payment solution that works with approved payroll companies to calculate premium payment on what is owed each pay period. The payroll company issues monthly reports and premiums directly to AmTrust. This solution improves cash flow, reduces audit surprises and time.

### Superior Claims Handling

24/7 claims reporting with live assistance and seasoned claims professionals with caseload assignments well below the industry average. Technology to report a claim, access to claims information and the Provider Network. Return to work options coordinated with the employer, physician & injured worker.

### Exceptional Loss Control

Representatives located nationwide conduct safety inspections, site evaluations and loss prevention training. A library of tips, safety news and blogs, resources and tool both online and off.

### Incomparable Customer Service

Exceptional service is the mantra at AmTrust, delivered by our field sales representatives, regional underwriters, and centralized customer service professionals. Claims Account Managers and Blue Line concierge add a layer of best-in-class service.

### Enhanced Audit Handling

We offer three audit solutions that fit your individual situation. Based on your size and location, you will be assigned one of the following:

- **Virtual Audit** - provides the attention to detail and accuracy consistent with that of a physical review, without the requirement of an on-site visit. Virtual audits are conducted electronically (by phone, email, secured server) and offer more flexibility with scheduling.
- **Online Audit** - Completing your audit online is a faster, easier alternative to mail audits. All AmTrust Workers' Compensation policyholders eligible for a mail audit can complete their audits via our updated online portal.
- **Physical Audit** - Audits are sent to our local partners to review the insured's payroll information for the policy period and verify that the operations reflect exposure covered by the policy. The auditor will send back their summary to AmTrust to complete the audit endorsement.