



# AmTrust Agent Support

Common Questions. Useful Resources.

May 2025





## We're Here to Support You!

Our mission has remained the same since the beginning: To deliver outstanding insurance and risk solutions to our clients and partners around the world through innovation, niche expertise, and unparalleled service.



## Your Support Brochure Provides Resourceful Information on:

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## Important Phone Numbers & Email



### Resourceful Phone Numbers

Claims:	888.239.3909
Payments/Billing:	877.528.7878
Customer Service:	877.528.7878
Service Desk:	866.427.6150

### Resourceful Emails

Audit Questions:	<a href="mailto:audits@amtrustgroup.com">audits@amtrustgroup.com</a>
Billing Questions:	<a href="mailto:amtrustAR@amtrustgroup.com">amtrustAR@amtrustgroup.com</a>
Endorsements:	<a href="mailto:amtrustendorsements@amtrustgroup.com">amtrustendorsements@amtrustgroup.com</a>
Commissions:	<a href="mailto:amtrustcommissions@amtrustgroup.com">amtrustcommissions@amtrustgroup.com</a>
Loss Runs Request	<a href="mailto:ANALossrun@amtrustgroup.com">ANALossrun@amtrustgroup.com</a>
Risk Control	<a href="mailto:AskRC@amtrustgroup.com">AskRC@amtrustgroup.com</a>
Workers' Comp Claims	<a href="mailto:workerscompclaimsreport@amtrustgroup.com">workerscompclaimsreport@amtrustgroup.com</a>
Property Claims	<a href="mailto:commspropertyclaimreport@amtrustgroup.com">commspropertyclaimreport@amtrustgroup.com</a>
Auto Claims	<a href="mailto:commautoclaimreport@amtrustgroup.com">commautoclaimreport@amtrustgroup.com</a>
Refund Questions	<a href="mailto:arrefunds@amtrustgroup.com">arrefunds@amtrustgroup.com</a>
PAYO Questions	<a href="mailto:payo@amtrustgroup.com">payo@amtrustgroup.com</a>
PSR Questions	<a href="mailto:psr@amtrustgroup.com">psr@amtrustgroup.com</a>

# Audits

Workers' Compensation premium is estimated prior to the start date of a policy and is based on expected business operation and payroll. To ensure these figures are accurate and classifications remain appropriate, all workers' compensation policies are subject to an audit to determine the actual premium.

## **Q: How are Audits Conducted?**

A. AmTrust provides multiple options for conducting an audit, with available methods and preferences varying based on state regulations. These options include using the AmTrust online portal, as well as virtual and in person audits.

## **Q: Who Can I Contact for Questions Regarding my Audit?**

A: Please contact our Customer Service Department for assistance with audit questions at **877.528.7878**.

## **Q: What Type of Payroll Documentation is Needed to Complete an Audit?**

A: Payroll documentation needed to complete an audit includes; state quarterly reports and/or a detailed payroll summary for the policy period. To find detailed Audit information, visit the Premium Audit link found on the AmTrustFinancial.com under the Service tab.

## **Q: How Can I Dispute an Audit?**

A: To dispute an audit, complete the Audit Dispute found on the Premium Audit page on AmTrustFinancial.com under the Service tab. The form can be mailed or emailed to the Premium Audit Department.

## **Q: How Can I Get a Copy of My Audit?**

A: A copy of your audit can be found by searching by policy number under "Document Center" or "Audits" within your AmTrust Online portal.



## Audit Improvements

- Audit Worksheets are now online for Agents and Policyholders to review!
- Audit Auto Endorsements to current term policies based on audit exposures now live!
- Audit Status Tracker – Coming Soon!
- Disputes online -Later this year!
- Live Chat feature with Audit Team- Later this year!

## Payroll Information Required

### Employee Information

For policies with employee payroll where 941's are file, you will need the following:

- Payroll Report for Audit Period – This report should summarize wages and job duties.
- Tax Records – Federal 941's and/or State Quarterly Tax Returns
- If you do not have any W2 employees, you will need to provide the following:
  - P&L and/or Tax Return (Schedule C Tax Form or Other Income Tax Record - 1120, 1065 or Schedule C of Form 1040)

### Owners, Officers, Partners, Etc.

Owner, Officer, Partner, etc. payroll will be included or excluded based on your individual policy provisions and state rules. For each individual, please gather the following information:

- Name, Title and Duties
- State Where the Principal Works
- Ownership %
- Total Earnings for the Audit Period

### Verification of Payment – Contract, Temporary Labor & Subcontractors

- Amounts Paid – 1099 Report, General Ledger or Transaction Report for Audit Period
- Certificates of Insurance for Any Outside Labor Hired
- Profit and Loss and/or Income Statements

### Other Business Details:

- Description of Business Operations, Entity Type and FEIN
- List of Locations – Address and Description of Each Location

## State Specifics

### California

Corporate Officers: Signed state mandated waivers are required to opt out of Workers Compensation coverage. For more information, please visit: [\*Executive Officers and Partners | WCIRB California\*](#)

Dual Wage: Classifications for the construction or erection industry require verification that the employees' hourly wage equal or exceed a specified amount. Timecards and paystubs are required for verification. For more information, please visit: [\*USRP Time Card Requirements - What Is Acceptable? | WCIRB California\*](#)

### Florida

In the construction industry, Corporate Officers may elect to be excluded from Workers' Compensation coverage. The exemption must be applied for online at the Division of Workers Compensation's website at: [\*Exemptions\*](#)

### New York

There is a max weekly payroll limitation that applies to the construction industry. Detailed payroll records must be maintained. For more information, please visit: [\*https://www.nycirb.org/\*](https://www.nycirb.org/)

**Please see our Website FAQ's for other state specifics.**

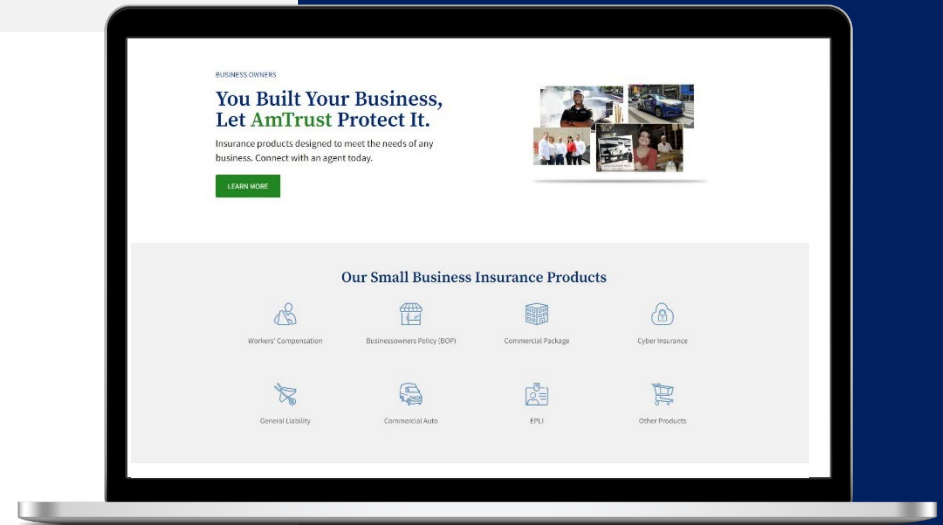


# Available Products

AmTrust offers a diverse range of products extending far beyond our popular offerings mentioned below. For detailed information on our product offerings, please contact your Regional Sales Manager.

## Agent Tip:

To find detailed Product information, visit the Insurance Agents link found on AmTrustFinancial.com under the Solutions tab.



SOLUTIONS

INDUSTRIES

SERVICES

COMPANY



EASY PAY

LOGIN

### DIVISIONS

AmTrust EXEC

AmTrust International

AmTrust Title

Excess & Surplus

Specialty Programs

Specialty Risk

### SMALL COMMERCIAL

Workers' Compensation

Businessowners Policy

Commercial Package

Cyber Insurance

EPLI

General Liability

Commercial Property

### AGENTS & POLICYHOLDERS

Insurance Agents

Small Business Owners

Policyholders

### CONNECT WITH AN AGENT

Coverage your small business can depend on.

CONNECT WITH AN AGENT

## Billing

AmTrust offers the flexibility of both agency and direct bill arrangements for your convenience. By default, agencies are enrolled in Direct bill, unless an alternative preference has been communicated. Please contact your Regional Sales Manager for Agency bill inquiries.

### Q: Who Can I Contact with Billing Questions?

A: For Billing questions, please contact our Billing department at **877.528.7878**.

### Q: What are My Direct Bill Payment Options?

A: AmTrust offers a wide variety of payment options, these include:

- AmTrust AutoPay (Direct Debit/EFT)
- Credit Card (online or by phone)
- Check or Electronic Check
- PAYO (Pay-As-You-Owe). \**PAYO only applies to Workers' Comp Policies.*

### Q: How Do I Pay By Phone?

A: To inquire about a payment or find payment options, call 877.528.7878. To pay by phone, please call our Billing Department at **866.513.5650**.

We encourage agencies to utilize AmTrust Online for payment processing.

### Q: Where Can Direct Bill Payments Be Mailed To?

A: Payments can be mailed to:

*AmTrust North America  
P.O. Box 6939  
Cleveland, OH 44101-1939*

Overnight payments:

*AmTrust North America  
Attention: Accounts Receivable  
800 Superior Avenue E., 21st Floor*



## Did You Know?

- AmTrust offers the ability to set up direct debit/EFT for your insured at the time of binding.
- Your insured can also set up and manage their banking information in the Insured Portal in AmTrust Online.
- You can also now edit or terminate direct debit on your insured's behalf at any time.
- Direct Debit cannot be setup over the phone, please visit AmTrust online.

**Q: How Do I Make an Online Payment?**

A: AmTrust offers flexibility with 24/7 online payment for premiums. To sign up, click "Register" in the AmTrust *Online* login box. All information needed to register can be found on your invoice. Once registered, you can pay the minimum, full balance or anything in between with a credit card or electronic check. Payments may be made online by visiting [www.AmTrustFinancial.com](http://www.AmTrustFinancial.com) and selecting EASY PAY. For questions, please contact **866.513.5650**.

**Q: How do I Set Up Autopay?**

A: Your premium payment can be automatically withdrawn from a designated bank account each month with AmTrust AutoPay. To sign-up, log into AmTrust *Online* and click "Register." Once registered, navigate to the menu item to sign-up for Direct Debit and complete the required information. AmTrust AutoPay requires a minimum premium of \$600. For questions, please contact **866.513.5650**.

**Q: What is the Collections Phone Number?**

A: For all questions regarding collections, please call Customer Service as **888.528.7878**

**Q: How Can I Get a Policy Reinstated After Cancellation Due to Non-pay?**

A: To reinstate a policy, please contact Customer Service at **888.528.7878**.  
*Please contact your Underwriter for policies that have exceeded 10 days of expiration.*

**Q: Can I Change the Payment Plan for the Insured?**

A: Please contact your Underwriter for any Payment Plan changes. *(To determine who your Underwriter is, visit the Underwriter section within your AmTrust Online Portal under My Profile or contact your Regional Sales Manager)*

**Q: Is there a Service Charge for Installments?**

A: There is a \$15 per installment fee for standard payment plans and a \$3 per installment fee for direct debit payment plans. The amount may vary by state and product.

**Q: How Do I Check the Balance Owed on a Policy?**

A: To find out what an insured owes on a policy, please visit the Policy File under the Billing tab in your AmTrust Online Portal.

**Q: What is PAYO and How Can I Set It Up?**

A: Our Pay-As-You-Owe® solution is designed to make workers' compensation payments as seamless as possible. Workers' compensation premium is based on payroll, and PAYO® works with approved payroll companies to calculate the premium payment owed each pay period. The payroll company will issue monthly reports and premiums directly to AmTrust. For inquiries, please contact your Regional Sales Manager.

**Q: When Do I Get my Refund?**

A: Premium refunds are issued within 60 days of completion of your Final Premium Audit endorsement. If you have a non-auditable policy credits will be refunded within 60 days of policy expiration.



## Billing (cont.)

### Q: What are My Payment Plan Options for Direct Bill?

#### Standard Payment Options

Description	Minimum Premium	% Down	Total # of Payments
Payment in Full (Annual)	0	0	1
50% Down + 1 Monthly Installment	0	50%	2
25% Down + 3 Consecutive Monthly	500	25%	4
40% Down + 3 Quarterly Installments	500	40%	4
25% Down + 5 Monthly Installments	500	25%	6
25% Down + 8 Monthly Installments	1,000	25%	9
10% Down + 9 Monthly Installments	1,000	10%	10
20% Down + 9 Monthly Installments	1,000	20%	10
25% Down + 9 Monthly Installment	1,000	25%	10 (CPP Only)

#### Direct Debit Payment Options

Description	Minimum Premium	% Down	Total # of Payments
Payment in Full (Annual)	0	0	1
50% Down + 1 Monthly Installment	0	50%	2
40% Down + 3 Quarterly Installments	500	40%	4
25% Down + 3 Consecutive Monthly	500	25%	4
25% Down + 5 Monthly Installments	500	25%	6
25% Down + 8 Monthly Installments	1,000	25%	9
10% Down + 9 Monthly Installments	1,000	10%	10
20% Down + 9 Monthly Installments	1,000	20%	10
12 Monthly Installments (EFT)	300	0	12

To find detailed Claim information, visit the Claims link found on AmTrustFinancial.com under the Service tab.

### **Q: Who Can I Contact with Questions Regarding a Specific Claim?**

A: For questions regarding your claim, please contact your assigned Claim Adjuster or call Customer Service at **888-239-3909**.

### **Q: How Does My Customer Report a WC Claim?**

A: The first report of injury (FROI) can be reported by the policyholder or agent online via [AmTrust Online](#), or via phone.

**Online:** [amtrustfinancial.com/login](https://amtrustfinancial.com/login)

**Phone:** (888) 239-3909

### **Q: How Does My Customer Report a Liability, Property or Cyber Claim?**

A: A claim can be reported by the policyholder or via phone or email.

**General Liability, Commercial Auto, Property Phone:** (888) 239-3909

**Cyber Liability:** (877) 207-1047

**Email Reporting:**

- **General Liability:** [glclaimreport@amtrustgroup.com](mailto:glclaimreport@amtrustgroup.com)
- **Commercial Auto:** [commautoclaimreport@amtrustgroup.com](mailto:commautoclaimreport@amtrustgroup.com)
- **Commercial Property:** [commpropertyclaimreport@amtrustgroup.com](mailto:commpropertyclaimreport@amtrustgroup.com)
- **Cyber Liability:** [amtrustcyberclaims@amtrustgroup.com](mailto:amtrustcyberclaims@amtrustgroup.com)
- **Professional & Management Liability (only accepted via email):**  
[professionalclaims@amtrustgroup.com](mailto:professionalclaims@amtrustgroup.com)

### **Q: How Can I Find Out Who My Claims Adjuster is?**

A: Your Claim Adjuster's contact information can be found by searching the policy and clicking the Claims link within your AmTrust portal. You can also call customer Service at **888-239-3909**.

## Information Required to Report a Claim

1. Name of the insured and policy number
2. Name and contact information of injured work
3. Date, time, and place of accident
4. Description of accident or incident
5. Name, phone, and/or email of person making the report
6. Any information on the injured workers lost time

## Claims (cont.)

To find detailed Claim information, visit the Claims link found on AmTrustFinancial.com under the Service tab.

### **Q: How Can an Injured Worker Find a Doctor?**

A: AmTrust offers injured workers assistance in finding a qualified doctor. Please visit the Find a Provider link found under Claims within the Service tab on AmTrustFinancial.com

### **Q: How Do I Check the Status of a Claim?**

A: You can check the status of any claim by searching the policy and clicking the Claims link within your AmTrust Online portal or by calling our claims department at **888-239-3909**.

### **Q: How Can I Access Information on a Claim?**

A: Information regarding a specific claim can be found by searching the policy and clicking the Claims link within your AmTrust Online portal or by calling our claims department at **888-239-3909**.



# AmCares

The focus of AmCares is to get injured employees to the right level of care as soon as possible. Policyholders using AmCares generally see an increase in injured employee satisfaction and network utilization, and they may see a reduction in:

- Medical costs
- Lost time from work
- Unnecessary emergency room visits
- Lag time

For more information, please visit the AmCares link within Claims under the Service tab. **To utilize AmCares simply call 888-239-3909 and select the prompt to speak with a nurse! One call for triage and reporting!**

## Q: When are Commissions Paid?

A: Commission payments are disbursed monthly by the 5th business day for ACH payment of mailed by the 15th of the month if check payment. Payments by check are only made once the commission reaches \$5,000. To receive commission without payout stipulations please sign up for ACH payments.

## Q: Who Can I Contact with Questions on My Commission Statement?

A: For questions regarding your commission statement, please contact your Regional Sales Manager or reach out to our commission team at [amtrustcommissions@amtrustgroup.com](mailto:amtrustcommissions@amtrustgroup.com).

## Q: How Can I Update my Banking Information?

A: To change your banking information, please complete the ACH form found when you search “ACH instructions” on AmTrust Online. You can also email the commission team at [amtrustcommissions@amtrustgroup.com](mailto:amtrustcommissions@amtrustgroup.com).

## Q: Do You Offer Variable Commission?

A: Yes, but only on Workers Compensation. Contact your Underwriter for additional information.





## Q: Who Do I Contact with Customer Service Questions?

A: For customer service questions, please contact **888-528-7878**.

## Q: What Can my Underwriter Assist with?

A: Your Underwriter is a resourceful member of the AmTrust team. For inquiries related to reinstatements, pay plans, or policies, please contact your designated Underwriter. To determine who your Underwriter is, please access the Contacts section within your AO portal.

## Q: What Can my Regional Sales Manager assist with?

A: Your Regional Sales Manager is readily available for any questions regarding your appointment, appetite inquiries, billing setup, or any other related matters. Your Regional Sales Manager contact information is accessible in the Contacts section within the AO portal.

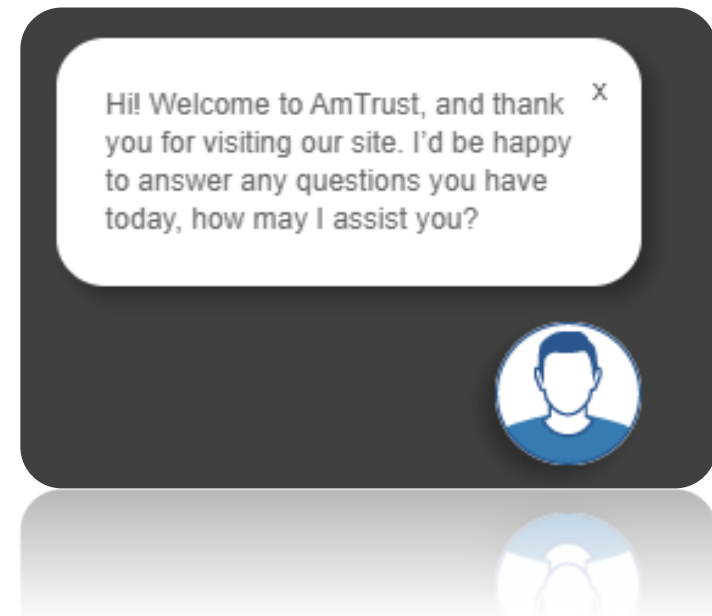
## Q: What's Capabilities does My AmTrust Online Portal Offer?

A:

- Online quoting
- Policy document management
- Claim status
- Audit reporting
- Payments for insured

*\*Contact your Business Generation Consultant for an AO training session*

## Utilize the ChatBot on Amtrust *Online*



### **Q: Where Can Endorsements Requests be Sent?**

A: Endorsement requests can be submitted through your AmTrust Online portal by locating the policy and selecting the endorse policy link. Endorsements can also be processed by contacting your Underwriter.

### **Q: How Do I know If an Endorsement Has Been Processed?**

A: You will receive an email notification once your endorsement has been completed. For a status on your endorsement request, please contact your Underwriter.

### **Q: How Can I Add or Delete a Coverage?**

A: Adding and/or deleting coverage can be processed through your AmTrust Online portal or by contacting your underwriter.

### **Q: Who Can I Call With Endorsement Questions?**

A: Please contact your Underwriter for any questions related to endorsements.

*Endorsements:*

[Amtrustendorsements@amtrustgroup.com](mailto:Amtrustendorsements@amtrustgroup.com)



# Risk Control

## Q: What is Risk Control?

A: AmTrust's Risk Control Department can give you the individual attention you deserve, identifying specific hazards and offering solutions that fit your operation. Our 3 pillars of Predict, Prevent and Protect support our proactive consultative approach to help our policyholders effectively identify and manage their hazards. Our internal Strategic Risk Team delivers an elite service model to our largest accounts.

## Q: Who Can I Contact with Risk Control Questions?

A: For Questions regarding risk control, please contact **888-486-7466**.

## Visit Our Risk Control Page

Found under the Service tab on  
[AmtrustFinancial.com](http://AmtrustFinancial.com)

### Knowledge Center- Live Assistance

*AmTrust Risk Control consultants are live  
Monday-Friday, 8 a.m. to 7 p.m. EST.*

Call **888.486.7466** or email

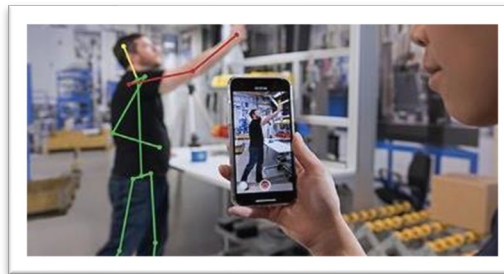
[AskRC@amtrustgroup.com](mailto:AskRC@amtrustgroup.com)



### Predict

Identify likely potential risks

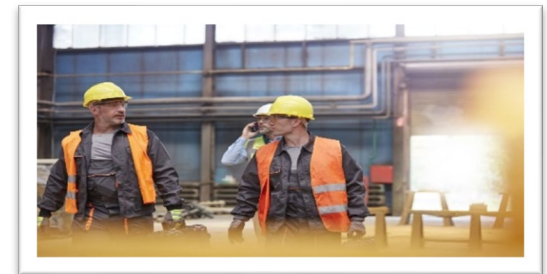
- Proprietary Risk Quality Scoring Methodology
- Loss Trend Analysis
- Predictive Model Development



### Prevent

Mitigate identified risks

- Comprehensive on-site assessments
- AI real time whole body ergonomic assessment
- Thermal Imaging to "see what you can't see"



### Protect

Safeguards and training

- Learning Management System
- Workplace Safety and Property training
- Live Assistance

# AmTrust *Online*

## **Q: How Do I Sign Up for AmTrust Online Portal and Quote Training?**

A: Please contact your Regional Sales Manager or email your designated Business Generation Consultant to schedule an AmTrust Online portal training. To identify who your Business Generation Consultant is, please visit the Contact section within your AmTrust Online portal.

## **Q: Can I receive a Personalized Training Session that Meets My Agency's Specific Needs?**

A: Absolutely! Please contact your Business Generation Consultant to identify specific needs and setup a virtual training session.

## **Q: Are There Any Additional Training Resources I Should Know About?**

A: AmTrust offers a wealth of resources to enhance and streamline your sales endeavors, including videos and compelling sell sheets. For sell sheets, please visit the Agent Marketing Library found in the Agent link under the Solutions tab on the AmTrust website for. For videos, please visit the top right section in your AmTrust Online portal.



## Q: How do I Get a New Employee Access to Our AmTrust Online Portal?

A: Please contact your Regional Sales Coordinator, Noel Hudson, to obtain login credentials for new employees.

[Noel.Hudson@AmTrustgroup.com](mailto:Noel.Hudson@AmTrustgroup.com)

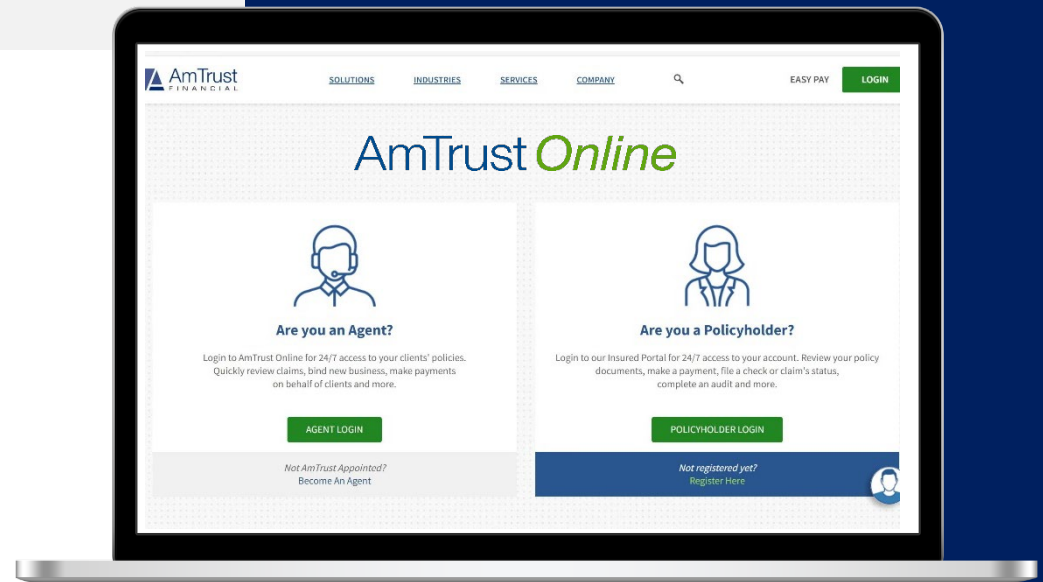
\* AmTrust is actively developing Unique Logins that grant agency admins the ability to manage user credentials internally. For further details, kindly reach out to your Regional Sales Manager.

## Q: Who Can I Contact to setup downloads to my Agency Management System(AMS)?

A: AmTrust uses IVANS to deliver policy related information to your AMS. Please contact your Regional Sales Coordinator, Noel Hudson, to setup downloads. Please provide the agencies Y account and mailbox number. [Noel.Hudson@AmTrustgroup.com](mailto:Noel.Hudson@AmTrustgroup.com)

## Q: Who Can I Contact with System Issue Question?

A: For system related issues please contact your Business Generation Consultant and/or the AmTrust Service Desk at **866-427-6150**.



## AmTrust Online

Amtrust Online is our simple-to-use web-based submission system that makes it fast and easy for agents to submit risks to underwriting. It provides a wide array of features and information all at your fingertips. As an Amtrust agent, you'll have the ability to use AmTrust Online to:

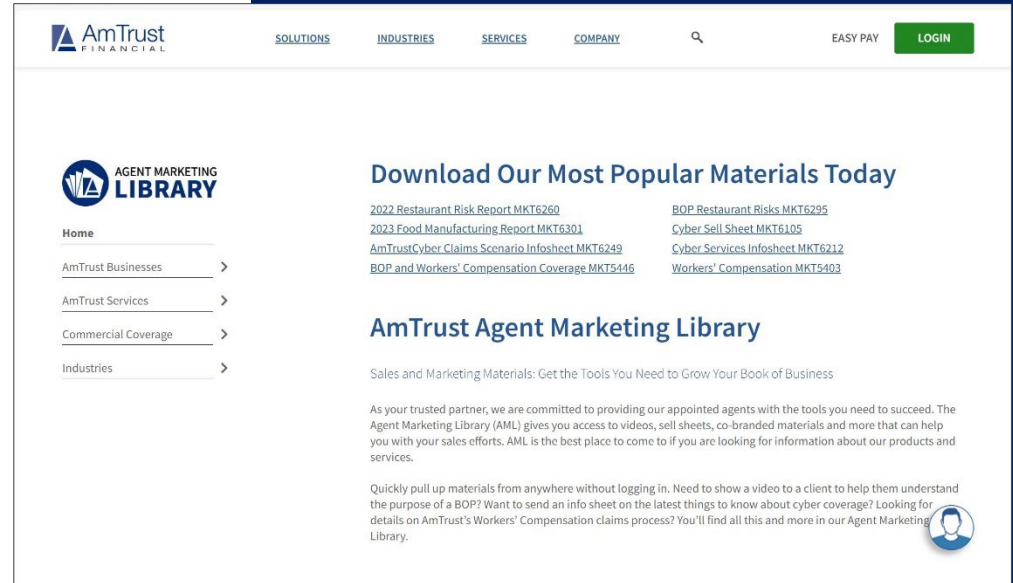
- Submit and bind new business
- Manage policies
- Pull loss run reports and endorsements
- Access billing and claims info for your clients (insured also have access to a robust portal where they can manage their policies, make payments and submit claims)
- Complete an endorsement with our Self-Service tool
- Chat online with customer service

# Agent Marketing Library

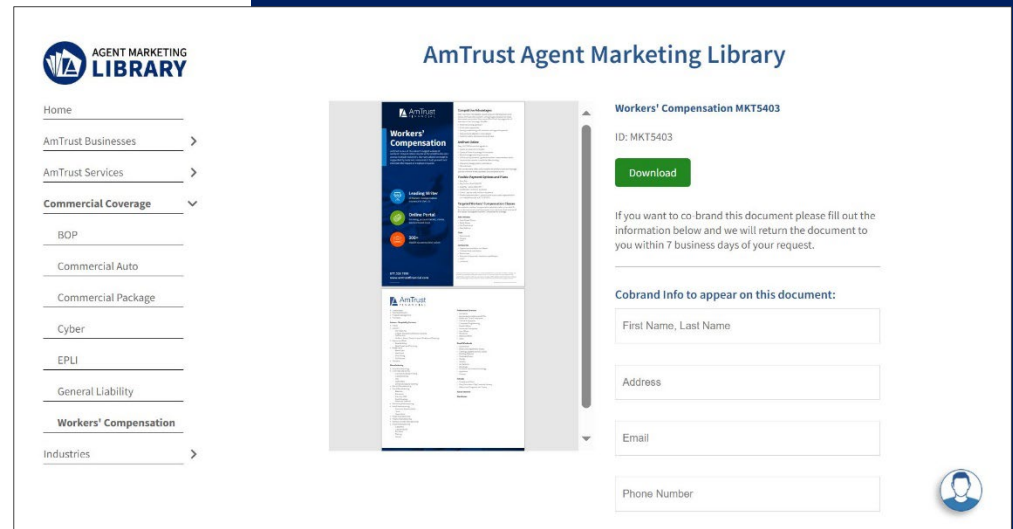


Quickly pull up materials from anywhere without logging in. You'll find all this and more in our Agent Marketing Library.

Visit our AML Website at: [Agent Marketing Library | AmTrust Insurance \(amtrustfinancial.com\)](https://amtrustfinancial.com/agent-marketing-library)



The screenshot shows the AmTrust Financial website's Agent Marketing Library section. The top navigation bar includes 'SOLUTIONS', 'INDUSTRIES', 'SERVICES', 'COMPANY', a search icon, 'EASY PAY', and a 'LOGIN' button. The main content area features the 'AGENT MARKETING LIBRARY' logo and a navigation menu with links to Home, AmTrust Businesses, AmTrust Services, Commercial Coverage, and Industries. A prominent heading reads 'Download Our Most Popular Materials Today', followed by a list of document titles such as '2022 Restaurant Risk Report MKT6260' and 'BOP Restaurant Risks MKT6295'. Below this, the section is titled 'AmTrust Agent Marketing Library' with a sub-heading 'Sales and Marketing Materials: Get the Tools You Need to Grow Your Book of Business'. A paragraph explains that the library provides tools for agents to succeed, and a final paragraph encourages users to pull up materials without logging in, accompanied by a user profile icon.



This screenshot displays the document viewer interface for 'Workers' Compensation MKT5403'. On the left is a navigation menu with categories like Home, AmTrust Businesses, AmTrust Services, Commercial Coverage (expanded to show BOP, Commercial Auto, Commercial Package, Cyber, EPLI, General Liability, and Workers' Compensation), and Industries. The main content area shows a preview of the document on the left and a right-hand panel with the document title, ID (MKT5403), a 'Download' button, and a form for 'Cobrand Info to appear on this document:'. The form includes input fields for 'First Name, Last Name', 'Address', 'Email', and 'Phone Number'. A user profile icon is visible in the bottom right corner.