1

Financial Strength and Stability

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

Multi-State Capability

Workers' Compensation and Commercial Insurance products written in most states nationwide.

2

3

Flexible Payment Options

Installment plans, AmTrust AutoPay (direct debit), Easy Pay, Pay-As-YouOwe® (PAYO®), and our latest AOMobile iOS application for insureds provides seamless premium payments, saving time and money.

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.

4

5

Exceptional Loss Control

Representatives are located nationwide to conduct safety inspections, site evaluations and loss prevention training. A library of tips, safety news and blog articles, resources and tools, both online and off, to help your clients keep their Workers' Compensation premium low.

User-Friendly Online Submission System

Rate, bind and manage your policies all in one place. Amtrust Online provides an array of tools that makes it easier and quicker to do business with us.

6

Competitive LCM Rate Structure

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

Incentive Programs

Competitive commissions, incentives and other unique offerings.

8

9

Expanding P&C Product Offering

We continuously evaluate the market and our agents' needs to deliver new coverages, from Cyber Liability and EPLI to Commercial Package, and a wide variety of niche coverages.

Incomparable Customer Service

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

10







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