



AmTrends

A.M. Best Assigns "A-" (Excellent) Rating and Stable Outlook to Insurance Subsidiaries of AmTrust

Last year, A.M. Best put AmTrust's "A" (Excellent) Financial Strength Rating temporarily under review, with negative implications. Since then, we have taken significant steps to increase the strength of our balance sheet. A.M. Best has since removed AmTrust from under review and given our insurance subsidiaries a Rating of "A-" (Excellent), with a Stable outlook.



AmTrust is well-capitalized, stable, and positioned to support you and your business for the long term. In its press release, A.M. Best noted AmTrust's balance sheet strength, which A.M. Best categorizes as very strong, as well as AmTrust's high-quality capital profile. Our risk-adjusted capitalization, as measured by Best's Capital Adequacy Ratio (BCAR), strengthened materially through the first half of 2018.

AmTrust's balance sheet has never been stronger. At the end of the first quarter of 2018, AmTrust reported record total assets of \$25.7 billion and approximately \$3.8 billion in equity. Adjusted for the benefit of the adverse development cover (ADC) we purchased last year, our adjusted equity is more than \$4 billion. Thanks to initiatives we undertook in 2017 and 2018, we have established the strongest capital base in our 20-year history.

With the completion of A.M. Best's review, an "A-" (Excellent) rating with a Stable outlook, and a strong capital base, you can be confident in AmTrust's ability to support you and your policyholders.

Read the full report here

AmTrust moves up the Fortune 500 list

In June 2017, AmTrust Financial joined a select group of companies on Fortune magazine's prestigious Fortune 500 list.

First published in 1955, the Fortune 500 is a who's who of American businesses. Collectively, Fortune 500 companies represent two-thirds of the U.S. gross domestic product with \$12.8 trillion in revenues.

We are pleased to announce that AmTrust has not only remained on the list, but has moved up from 475 to 469. Earning a spot on the Fortune 500 is the result of an innovative vision, years of hard work and a relentless drive to be the best property and casualty insurer in the world.



Read the full report here

AmTrust named a top workplace by Insurance Business America

Insurance Business America (IBA) has recognized AmTrust Financial Services as a top workplace for the insurance industry for 2018. IBA is a bi-monthly magazine that covers insurance industry news as well as the achievements of key individuals and businesses.

In order to be eligible to be recognized as one of their Top Insurance Workplaces, an employer first nominates themselves to be considered. Then, employees complete an anonymous survey that evaluates the company on a variety of metrics, such as compensation, benefits, and work culture, among others. After the results are calculated, employers who achieve an 80 percent or better average satisfaction rating receive a Top Workplace honor.

AmTrust is proud to receive this honor and will continue striving to be a top insurance company to both work for, and for our agents to work with.

Read the full report here

AmTrust converts to Go Green Paperless system

To help you reduce cumbersome policy-related paperwork, AmTrust has gone green with our convenient Go Green Paperless electronic document delivery system.

You will receive your documents digitally and benefit from more timely document delivery. Our Go Green Paperless capability provides you with the same policy documentation online that had previously been provided in paper form.

Go Green Paperless documents are available as PDFs in AmTrust Online. Documents currently available for electronic dissemination as part of the Go Green Paperless system include the following, with more documents to be available electronically in the future:



- Policies
- Endorsements
- · Final premium audits
- Agent collection letters

- Conditional renewal notices *
- Reinstatements *
- Non-renewals *
- Cancellations *

Important details about our Go Green Paperless system:

- Verification needed: Log into AmTrust Online and select My Profile to verify which agent contacts should receive electronic notifications. Each additional person at your agency who wants to receive electronic notifications must be signed up for Go Green with their name and email address in the My Profile section of AmTrust Online.
- You will no longer receive mailed policies, endorsements, final premium audits or agent collection letters. You will continue to receive mailed copies of cancellations, conditional renewal notices, non-renewals and reinstatements.
- Policy documents are electronically available via AmTrust Online in the Agency Notification section. You can download the PDF to your computer.
- · Your insureds will still receive mailed copies of policies, endorsements, final premium audits, cancellations, conditional renewal notices, reinstatements, non-renewals and collection letters. AmTrust plans to also offer digital document delivery to your insureds in the future.

If you have any questions about the Go Green system, please feel free to contact your regional sales manager at any time.

^{*} Documents will continue to be mailed in hard copy form due to compliance regulations, but also available electronically.

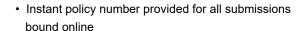
Go to AmTrust Online

AmTrust updates ezComp system

We've recently updated our easy-to-use, bind online rating system, ezComp, to feature a new and improved appearance. While ezComp has a new look, you can still rate over 350 eligible classes with the same ease of use in online binding.

ezComp Advantages

- Premiums up to \$15,000 eligible for quick and easy bind online
- · Pricing flexibility for qualifying accounts





· Account level billing for multiple policy invoicing

You can watch the how-to video and preview the ezComp rater by clicking the "User Video Guide" icon located in AmTrust Online.

Quote and bind new Workers' Compensation business today using ezComp, available through AmTrust Online! If you have questions, feel free to contact your regional sales manager at any time.

Go to AmTrust Online

AmTrust awards donations on behalf of Elite Agency Golf Event winners

Recently, AmTrust held its Elite Agency Event for 2018 – a two-day golf tournament at Pebble Beach Resorts in Pebble Beach, CA. In recognition of finishing as a top three finalist at the conclusion of the tournament, AmTrust awarded donations to various causes on behalf of the winners.

First Place: Dan McCarthy with ISU, awarded \$10,000

- \$5,000 donated to Bay Area Crisis Nursery
- \$5,000 donated to South Bay Community Services

Second Place: C. Preston Herrington III with Continental Underwriters, awarded \$7,500

\$7,500 donated to Mobile Leaves & Fishes

Third Place: Jimbo Floyd with Turner Wood & Smith, awarded \$5,000

- \$2,500 donated to Georgia Mountain Food Band
- \$2,500 donated to Sacred Roots Farm

Congratulations to our tournament winners and for supporting such great causes!

Tradeshows

Over the next few months, AmTrust reps will be exhibiting at several tradeshows. Check out these upcoming events; we hope you're able to visit us!

Big "I" Day 2018

October 23, 2018 Sacramento Convention Center Sacramento, CA

Contact: <u>Tracie.Day@amtrustgroup.com</u>



Insurors of TN 125th Anniversary Convention

October 27-30, 2018

Omni Hotel Nashville, TN

Contact: Christina.Collins@amtrustgroup.com

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