

Workers' Compensation Coverage



AmTrust North America is ranked one of the largest workers' compensation carriers in the nation in a recent market share report.

AmTrust's multi-tiered carrier approach gives us a competitive advantage with pricing flexibility.

Carriers

- AmTrust Insurance Company of Kansas
- Associated Industries Insurance Company
- First Nonprofit Insurance Company
- Milford Casualty Insurance Company
- Rochdale Insurance Company
- Security National Insurance Company
- Sequoia Insurance Company
- Technology Insurance Company
- Wesco Insurance Company

Submission Platforms

- The AmTrust Bind Online system targets our most select job classes, allowing fast, same-day binding of coverage with minimal underwriting
- This system also enables agents and policyholders with a secure user name and password to view policies and claim details or make a payment online. All of this can be done at any time, day or night, right at our website

- The Direct Submit system generates a quote indication and submits it to the underwriter for consideration in the AmTrust *Online* submission portal

Preferred Exposures

AmTrust has more than 350 eligible classes of business. Below are just a few of our preferred classes:

- Artisan contractors
- Beauty shops
- Buildings - operations by owners or contractors
- Doctors & dentists
- Grocery stores
- Machine shops - light metalworking
- Private schools
- Professional offices
- Restaurants
- Retail stores
- Wholesale stores

Underwriting Guidelines

Guidelines may vary geographically.

- At least one full-time employee (in addition to the owners)
- Fewer than 75 employees at a single location at the same time

- Generally one year in business with workers' compensation coverage
- Prefer three years prior coverage on artisan contracting risks
- Will consider new ventures / no prior coverage for most main street business

Payment Flexibility

Payment Options

- Check
- AmTrust AutoPay (direct debit/EFT)
- Credit Card (online or by phone)
- Electronic Check (online or by phone)
- Pay-As-You-Owe® (PAYO®)
- Monthly Self Reporting

Payment Plans

For a listing of our flexible payment plans, please contact your sales representative or our Customer Service Department at 877.528.7878. We are sure there is a payment plan that is right for you.



AmTrust North America
An AmTrust Financial Company

877.528.7878

www.amtrustnorthamerica.com

AmTrust is AmTrust Financial Services, Inc. located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its property and casualty insurance company affiliates. In TX, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., First Nonprofit Insurance Company, Milford Casualty Insurance Company, Republic Underwriters Insurance Company, Republic-Vanguard Insurance Company, Security National Insurance Company, Southern County Mutual Insurance Company, Southern Insurance Company, Technology Insurance Company, Inc., or Wesco Insurance Company. In WA, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., Developers Surety and Indemnity Company, Milford Casualty Insurance Company, Security National Insurance Company, or Wesco Insurance Company. Consult the applicable policy for specific terms, conditions, limits, and exclusions to coverage.