

Workers' Compensation Large Deductible

AmTrust's Large Deductible Workers' Compensation program gives qualified employers the flexibility and control they need to manage their workers' compensation costs more effectively.



What is Large Deductible

- Under a deductible program, an insured pays a substantially reduced premium in return for assuming losses up to specific and aggregate retentions.
- For large employers that are financially stable, a large deductible workers' compensation plan can be the right choice — especially when an employer has a track record of safety and hands on claims management.

Advantages Of Our Large Deductible Options Include:

- Lower up-front premium in return for assuming a portion of the risk with AmTrust
- Ease of entrance / exit as compared to self-insurance
- Improved cash flow

Why Partner With AmTrust?

- Competitive rate structure
- Specific retentions starting at 100K
- Aggregate retentions available
- Financial security
- Multi-state capabilities
- Lines other than WC available
- Superior claims handling & risk control services which include:
 - Dedicated Client Experience team.
 - Discounted & credentialed provider networks
 - Integrated Nurse Case Management and Triage services
 - Risk Control Services and training.
 - AmCares – 24/7 claims reporting
 - State of the Art RMIS systems

What We're Looking For

- Larger insureds that have outgrown traditional Guaranteed Cost Program
- Insureds with strong financials
- Lower hazard, higher frequency i.e. healthcare, social service, temp staffing, restaurants, retail
- Accounts with or willing to implement loss mitigation strategies.
- Accounts that value these services and are looking for long term relationship

What We Need

- In addition to standard Workers Compensation information, which can be added online or received via accord applications
 - 5 years of Loss runs – in Excel preferably
 - Most recent Audited financials
 - Typical lead time 90 days + (allows for capabilities discussion w/ insured)

For More Information Or To Get A Quote

- Reach out to your AmTrust Sales associate
- Or contact our large deductible team directly at 215.285.2147 or email our team at robert.adams@amtrustgroup.com