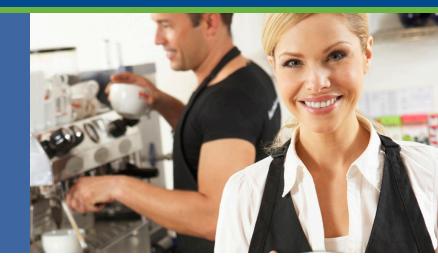
Workers' Compensation Coverage

AmTrust North America has been ranked the 3rd largest workers' compensation insurance company nationwide 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
- Milwaukee 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.

