



AmTrust Advantage Professional Services Dividend

The AmTrust Advantage Professional Services Dividend is a workers' compensation safety group designed for accountants, lawyers, architects & engineers and insurance agents in Virginia.



Leading Writer

of Workers' Compensation insurance in the U.S.



Virginia Focus

on accountants, lawyers, insurance agents, architects and engineers



Up to 20%

dividend based on performance

877.528.7878

www.amtrustfinancial.com

Dividend Program Features

- Competitive pricing
- Dividend of up to 20 percent! (based on performance)
- Flexible payment options, including PAYO® (Pay-As-You-Go®)
- Superior claims handling from professionals who care
- Expert risk analysis, safety management and loss control services

Case Incurred Loss and ALAE Ratio	Maximum Dividend Payout as a Percentage of Premium
0 - 15%	20%
16 - 25%	15 %
26 - 35%	10%
36 - 45%	5%

Dividends cannot be guaranteed under Virginia law and are at the discretion of the issuing insurance company's Board of Directors. The above exhibit illustrates the potential maximum dividend payable under this program. **This dividend only applies to premium and losses developed in Virginia.**

Dividend Payment Eligibility

- Must be written within the 12-month period (7/1 - 6/30)
- All policies must be in effect for the full policy term
- All policies must be audited and paid in full
- Dividend will be calculated 18 months after the end of the 12-month period
- No loss development factors are applied
- The Board of Directors must approve and declare a dividend prior to issuance
- Must be a current policyholder to receive payment of dividend (regardless of year)

The dividend calculation shall be made on eligible policies on the following basis: While the issuing insurance company's Board of Directors fully intends to declare dividends at the appropriate time, the potential dividend distribution is at the sole discretion of that Board. If that Board of Directors does not declare a dividend, no dividend distribution will be made to eligible policyholders. If that Board of Directors declares a dividend that is less than the amount needed to fund all of the potential maximum dividends for all eligible policies, your dividend will be reduced on a pro-rata basis. A payment will not be made on dividends that are calculated for \$25 or less.

Audited discounted premium means the premium determined at audit by the application of standard rates to the payroll exposure, plus any applicable premium charges, such as increased Employers Liability - Coverage B, approved credit programs, experience modification and premium discount. Premium not in dividend calculation includes expense constant and Terrorism Risk Insurance Act (TRIA).

Incurred loss ratio means the total of all claim payments and open reserves for medical, indemnity and allocated loss adjustment expense (ALAE) applicable to the policy term divided by the audited discounted premium.



4309 Cox Rd.
Glen Allen, VA 23030
800-733-8272
www.vscpa.com



ASSET PROTECTION GROUP, INC.
INSURING YOUR FUTURE
800.644.9840 | apgroupinc.com

14021 Charter Park Drive
Midlothian, VA 23114
800-644-9840
www.apgroupinc.com

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