

# EANJ's Workers' Compensation Insurance and Services

## Frequently Asked Questions

1. Is Workers' Compensation (WC) Insurance mandatory in New Jersey?  
**A: Yes.**
2. Who is eligible for this product?  
**A: Most EANJ members in good standing.**
3. Am I required to maintain EANJ membership to remain eligible for this WC product?  
**A: Yes.**
4. What is the identity of the insurance carrier and what is its rating?  
**A: AmTrust Group, a member of AmTrust Financial Group, located in New York, New York. It has an A.M. Best rating of A- (Excellent).**
5. Are the risk audits, surveys and employee meetings free?  
**A: Yes.**
6. Who is the Managing General Agent for the product?  
**A: Advantage Specialty, Inc. located in Somers Point, N.J.**
7. Will there be a dividend payment?  
**A: Participating EANJ members may receive a dividend payment when a Safety Loss Control Group is created.**
8. Can I use my current broker to purchase the product or can I purchase it directly?  
**A: You can purchase through a broker or directly through Advantage Specialty.**
9. Will EANJ give legal advice on a WC issue?  
**A: EANJ is a nonprofit trade association dedicated to improving employer-employee relations and facilitating the exchange of information among employers. It does not render legal services, offer legal opinion or engage in the practice of law.**
10. Does EANJ receive any commission or royalty when EANJ members purchase this product?  
**A: No. The product is being offered as an exclusive privilege of EANJ membership. EANJ receives no remuneration when insurance is purchased. The commercial relationship is between the insurer and insured. EANJ makes no representations or warranties about the terms and conditions of the insurance.**