

Specialty Casualty - Excess Liability

When you need excess liability protection, you want a strong, reliable partner. AmTrust E&S's Follow Form Excess coverage offers your clients extra protection with flexible limits up to \$5 million. Our knowledgeable, experienced underwriters can respond quickly, providing you convenient one-stop shopping.



Leading Writer

of workers' compensation insurance in the U.S.



\$24.8 Billion

in total assets



\$3.5 Billion

in GAAP surplus capital

877.528.7878

www.amtrustes.com

Policy Limits / Capacity

- Up to \$5 million capacity
- Subject to combined limit of \$6,000,000 for Primary General Liability and Excess

Basis of Coverage

- ISO Follow Form Excess Policy Claims-made and Occurrence triggers

Premium Thresholds

- \$10,000 Minimum Policy Premium
- \$1,500 per million

Minimum Underlying Requirements

- Underlying carriers must have an A.M. Best rating of "A-", FSC VII, or better
- General Liability: \$1million / \$2 million / \$2 million
- Automobile Liability: \$1 million CSL
- Liquor Liability: \$1million / \$2 million
- Employers Liability: \$500,000 / \$500,000 / \$500,000
- Employee Benefits: \$1 million / \$1 million: Claims Made or Occurrence

Submission Requirements

- ACORD Commercial Insurance Application and Excess/ Umbrella Application, as well as a Commercial General Liability Application with a complete Description of Operations
- AmTrust E&S Auto Supplemental Application or equivalent
- Auto Fleet breakout by vehicle type, including radius of operations, commodities hauled and drivers list
- Copy of underlying carrier quote letters
- Minimum five years of currently valued company loss runs for all underlying coverages, with a description of large losses in excess of \$250,000

Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Approved in all 50 states, our products are distributed exclusively through a select number of licensed and contracted Excess and Surplus brokers.

Appetite & Availability

Our excess product was designed to complement our niche primary business, targeting a broad range of hard-to-place commercial exposures:

Contractors

- Commercial general contractors and specialty trades
- Residential artisan contractors
- Boiler installation



- Concrete construction
- Custom homebuilders
- Conduit construction
- Demolition (no blasting)
- Excavation and grading
- HVAC: Installation, service or repair
- Landscaping services
- Machinery installation, service or repair
- Metal erection – up to five stories
- Plastering and stucco work
- Roofers
- Water/Sewer

Manufacturers & Distributors

- Auto, bus and truck parts
- Construction Equipment
- Compressors, pumps and valves
- Distributors - General
- Electrical components and equipment
- Industrial machinery and equipment
- Instruments: process, control, analytic and diagnostic
- Machinery manufacturers including conveyor systems, material handling, agricultural, recycling and waste management
- Medical Equipment - Non-invasive
- Plastic, rubber or metal supply goods
- Steel products: fabrication, pipe and tubing
- Tanks and pressurized vessels
- Textiles

Premises-Related Exposures

- Condominium Associations
- Office Buildings and Industrial Parks
- Lessors Risk Schedules
- Restaurants and Taverns
- Recreational Facilities and Resorts
- Theaters and other venues
- Vacant land
- Vacant buildings
- Wholesale distributors
- Warehousing

Why AmTrust E&S

- **Flexible, knowledgeable, individual risk underwriters:** No matter how complex or difficult the coverage, our experienced underwriters will work closely with you to develop a custom-made solution.
- **Limited distribution platform:** Offering limited appointments to a select number of brokers provides a competitive advantage and fosters meaningful trading partnerships.
- **Dedicated claims team:** Our experienced claims professionals are committed to providing best-in-class claims management and working aggressively to protect your clients' interests.
- **Strength and stability:** Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial Services, rated "A-" (Excellent) by A.M. Best.

About AmTrust E&S

AmTrust E&S Insurance Services, Inc. is an excess and surplus underwriter of specialty insurance products designed to meet the unique coverage and claims-handling needs of a diverse array of hard-to-place/nonstandard risks.

We distribute our products through a select group of licensed and contracted surplus lines brokers. Coverage is offered on a non-admitted basis in all 50 states and the District of Columbia through our underwriting divisions: Commercial Casualty, Professional Liability and Contract Binding.

AmTrust E&S Insurance Services is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer with an A.M. Best rating of "A-" (Excellent), FSC "XV," Stable Outlook.

To learn more about our products and services, visit: www.amtrustes.com.

Corporate Contacts

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If you are interested in an appointment with AmTrust E&S or in learning more about our products and services, please contact us or visit our website at www.amtrustes.com.

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