

AmTrust E&S Overview

Whether it's for hard-to-place or unusual risks, AmTrust E&S offers our clients a wide range of standard and specialty insurance products. Our underwriting teams focus on moderate- to high-risk commercial business, offering customized solutions and underwriting expertise to meet each insured's unique challenges.



Leading Writer

of workers' compensation insurance in the U.S.



\$24.8 Billion

in total assets



\$3.5 Billion

in GAAP surplus capital

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About AmTrust E&S

Headquartered in Boston, Mass., with offices in Atlanta, Chicago, Scottsdale and Southington, Conn., AmTrust E&S is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer and Fortune 500 company. Supported by nearly 8,000 employees in 70 countries, AmTrust Financial offers a full suite of specialty risk and extended warranty products.

Why AmTrust E&S

- Small, focused and experienced underwriting team comprised of industry leaders, adept at understanding, handling and supporting complex accounts
- Limited appointments to a select number of brokers provides a competitive advantage and promotes long-term relationships
- Dedicated and experienced claims professionals who work intentionally and aggressively to protect our partners' and policyholders' best interests
- Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial, rated "A-" (Excellent), FSC "XV," Stable Outlook by A.M. Best.

Our Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Our products and services are available only through a select number of licensed and contracted Excess and Surplus brokers.

Coverage is offered on a non-admitted basis in all 50 states and the District of Columbia through the following companies, assigned an "A-" (Excellent) rating, FSC "XV," Stable Outlook by A.M. Best:

- Associated Industries Insurance Company
- · Security National Insurance Company

What is Our Business Focus?

We are biased toward the more complex risks where experience and judgment are critical to success. We cover a broad range of hard-to-place commercial exposures with the following characteristics:

- Moderate to higher hazard risks
- Severity loss potential preferred over frequency
- Focus on accounts under \$100,000 in premium

Our Underwriting Teams

We offer our niche-based products through the following underwriting divisions.

AmTrust E&S Specialty Casualty: Primary and Excess Casualty Insurance Products in select industry segments, including manufacturing and processing, distribution, construction, hospitality, OL&T and service operations, as well as for many other types of small to mid-sized unique and unusual risks.

AmTrust is AmTrust Financial Services, Inc., located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its affiliated property and casualty insurance companies. Consult the applicable policy pepcific terms, conditions, limits and exclusions to coverage. For full legal disclaimer information, including Texas and Washington writing companies, visit: www.amtrustfinancial.com/about-us/legal-disclaimer.



AmTrust E&S Pro: Coverage for Error & Omissions (E&O) and Directors & Officers (D&O) is available for both primary and excess placements for lawyers, insurance-related service professionals, real estate professionals, financial broker dealers and other miscellaneous service firms.

AmTrust E&S Select: The Select Business Team offers a variety of competitive and comprehensive products for small- to medium-sized businesses. Our broad appetite extends to over 75% of all available ISO classifications and includes a wide range of traditional and hard-to-place risks.

Contract Binding: Partnering with a select group of wholesale general agents, we offer a variety of competitive and comprehensive property and casualty package products for small- to medium-sized businesses.

Select Online: Utilizing a direct online underwriting platform with our brokers, AmTrust E&S underwrites and issues the policy in-house, bridging the gap between the standard small business binding risk and larger brokerage placements.

Corporate Contacts

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