

# Specialty Casualty - Overview

Our Specialty Casualty team has in-depth experience and the ability to tailor coverage for a diverse array of hard-to-place / non-standard risks. We listen and will work with you to develop both Primary and Excess Casualty insurance solutions in select industry segments, including manufacturing, construction, OL&T and service operations, as well as for many other types of unique and unusual risks.



## 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](http://www.amtrustes.com)

## What is Our Business Focus?

Our highly experienced underwriters provide insurance solutions in the following industry sectors:

- **Manufacturing & Distributing:** Products Liability for manufacturers, distributors and dealers of industrial and commercial products, including discontinued products. Consumer-based products selectively entertained based on exposure and loss history.
- **Construction:** Focus is on hard-to-place / non-standard commercial, residential and industrial artisan & specialty trade contractors, custom homebuilders and general contractors. Coverage is offered on a practice policy or project-specific basis.
- **Hospitality & Leisure:** General Liability and Liquor Liability coverage is available for establishments within sections of the hospitality industry, including restaurants, taverns, lounges, hotels, resorts, spas, theaters / concert venues and other hospitality properties that are susceptible to significant loss potential.
- **Premises Risks:** Premises Liability for commercial lessor's risk schedules (office buildings and industrial parks, strip malls, shopping centers, commercial properties), retail stores, personal service operations, convenience stores, vacant buildings and warehouses, and unique and unusual risks.

## Interest Profile

We entertain a broad range of small to mid-sized commercial exposures with the following characteristics:

- Moderate to higher-hazard risks
- Non-latent and very limited systemic exposure
- Severity loss potential preferred over frequency
- Strong loss control and risk-management practices

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted wholesale brokers.

## Products Portfolio

- General Liability
- Products Liability
- Liquor Liability
- Discontinued Products Liability
- Completed Operations Liability
- Owners and Contractors Protective Liability (OCPs)

## Optional Coverage Available

- Employee Benefits Liability
- Garagekeepers Liability
- Innkeepers Liability
- Stop Gap Liability



- Hired and Non-Owned Auto Liability
- Additional insureds – wide variety of options including A.I.'s with products / completed operations
- Per-project and per-location aggregate endorsements Aggregate caps of \$3M, \$5M and \$10M available
- Primary and non-contributory wording
- Waivers of subrogation
- Industry-specific coverage extensions

## Basis of Coverage

- Occurrence or claims-made policies

## Policy Limits / Capacity

- Primary CGL Limits Up To \$5M Available
- Excess Follow Form Available Up to \$5M

## Premium & Attachment Thresholds

- Minimum policy premiums generally start at \$10,000 and vary by class of business and territory
- Attachment points on accounts will vary based on class, exposure and are set to contain frequency

## 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](http://www.amtrustes.com).

## Corporate Contacts

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Claims Reporting

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Loss Run Requests

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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](http://www.amtrustes.com).

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