

AmTrust E&S Select - Overview

AmTrust E&S Select Business Division is a dedicated underwriting and service team focused on improving your ease of doing business. Understanding that speed, efficiency and responsiveness are the keys to building a successful underwriting relationship, we provide our clients with a complete range of competitive casualty products that are complemented by the support of dedicated underwriters, claims professionals and an easy-to-use online platform to achieve quick underwriting and pricing decisions.



Wholesale-only Distribution

through limited authorized
wholesalers



Superior Underwriting

solution-focused, customer
service experts



EZ Rating System

allows ease of use

877.528.7878

www.amtrustes.com

Underwriting Models

Contract Binding Authority: Partnering with a select group of wholesale general agents with personnel skilled in binding authorities and a proven track record of underwriting excellence, we offer a variety of competitive and comprehensive property and casualty package products for small to medium-sized businesses.

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

Our Business Focus

We concentrate on smaller risks with an emphasis on artisan contractors and OL&T / premises related exposures that present low frequency of claims and a moderate exposure to severity.

Our broad appetite extends to over 75% of all available ISO classifications and includes a wide range of traditional and hard-to-place risks that do not meet the criteria of the standard market, including:

Contracting Risks: A majority of 9000 ISO contractors are available, including general, artisan and specialty trade contractors performing new construction, repair, installation and remodeling work.

Habitational Risks: Apartments, condominiums, townhouse associations, HOA, co-ops, mobile home parks and dwellings, including properties with swimming pools and other amenities.

Owners, Landlords and Tenant Risks: Lessor's risk (offices, buildings, strip malls, shopping centers, commercial properties), retail stores, convenience stores, service risks, vacant buildings and warehouses.

Hospitality Risks: Restaurants across a diverse range of establishments from "white linen table service" to delicatessens to local taverns. Hotels and motels, amusement / arcade centers and special events.

Distributors and Wholesalers: Small distributors and wholesalers of U.S.- manufactured products, including Metal, Paper, Plastic or Rubber Goods, Tools, Electrical Equipment, Clothing and Textile products.

Policy Structure

Generally follow ISO, with additional company-specific exclusions and coverage parts; we provide coverage extensions and/or limitations on a manuscript basis.

- General Liability: \$1M per occurrence / \$2M aggregate
- Property: \$2,000,000 TIV
- Deductibles \$0 to \$5,000



Coverage Highlights

Extensive coverage options allow you to customize your client's coverage, including:

- Liquor Liability
- Employee Benefits Liability
- Stop Gap
- Incidental Hired and Non-Owned Auto Coverage
- Innkeepers Liability / Lost Key Coverage
- Identity Recovery Coverage
- Silent A&B (where applicable)
- Hostile Fire Pollution Buybacks
- EPLI
- Cyber Liability
- Equipment Breakdown
- Ordinance & Law
- Property Extension Endorsements
- Professional Liability Enhancements
- Per-location and jobsite aggregates available
- Waiver of Subrogation
- Primary & Non-contributory
- Additional Insureds — wide variety of options including A.I.s with Products / Completed Operations

Minimum Premium & Deductible Thresholds

Contract Binding

- Monoline General Liability \$500/Package \$1,000

Select Online

- Monoline General Liability \$1,500

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 Excess and Surplus Brokers.

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.

Key Underwriting Contacts

Christopher Fylak ASLI, AIS

VP Contract Binding & Select Business
AmTrust E&S Insurance Services
15333 North Pima Road Suite 350
Scottsdale, Arizona 85260
480.707.5089
Christopher.Fylak@AmTrustGroup.com

Claims Reporting
GLClaims@AmTrustES.com

Loss Run Requests

For producers and customers eligible to receive summary loss information about your account, please submit your request, including the AmTrust E&S policy numbers, on company letterhead to AmTrustESLossRuns@AmTrustGroup.com

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.

877.528.7878
www.amtrustes.com