



At AmTrust, our claims philosophy is rooted in our firm commitment to providing our distribution partners and policyholders high-quality claims handling through fair and timely resolution. Even in the most complex cases, from the initial loss report to claim resolution, our highly dedicated, experienced claim professionals will guide you every step of the way.

Our Claims team has the knowledge and technical expertise to handle the full spectrum of possible claim types, from small to large, simple to complex. This broad experience, coupled with extensive knowledge of the lines of business they serve, allows them to deliver customized, responsive service, ensuring the correct level of expertise is deployed, each and every time.

Professional Staff

AmTrust recognizes that effective claims management is a key element in attracting and maintaining strong client relationships. AmTrust policyholders can expect high-quality service from claims professionals with in-depth experience in investigating, evaluating and negotiating specialty lines claims to achieve the best possible resolution for our customers.

AmTrust Claims Advantages:

- Customer-focused approach to claims management with prompt response to issues concerning new and existing claims
- Extensive internal experience, adjusters specialized by claim type with an average of 24 years of experience
- Cutting-edge technology improving business continuity and more efficient claims management
- Low case-per-adjuster ratios, enabling our claims team to give our policyholders the individual attention they deserve

Litigation Handling

We are always focused on litigation prevention, but we are prepared to aggressively defend our policyholders when circumstances dictate with access to the following resources:

- Nationwide panel of qualified defense firms, carefully selected based on skill and knowledge of our policyholders' unique business needs
- A comprehensive legal-fee review program aimed at maximizing policyholder value, while minimizing legal costs

Fraud Prevention

We understand that insurance fraud is an industry-wide problem contributing to the rise in cost of premiums for business owners. To reduce the likelihood of fraud, our fraud detection unit provides:

- Training
- Reviews of possible fraudulent claims files
- In-depth investigation of suspected fraudulent claims
- Detailed reports to the appropriate authorities



AmTrust E&S Insurance Services
An AmTrust Financial Company

Your Success is Our Policy.®

Why AmTrust E&S

- Small, focused and experienced underwriting team adept at understanding, handling and supporting complex and challenging accounts
- Limited appointments to a select number of brokers provides a competitive advantage and promotes long-term relationships
- Dedicated and experienced claims professionals who will work aggressively to protect your clients' interests
- Coverage backed by the exceptional financial strength and solid claims-paying ability of the AmTrust Financial, A.M. Best Rated "A" (Excellent) Financial Size "XI"



About AmTrust E&S Insurance Services

AmTrust E&S Insurance Services Inc. is an excess and surplus underwriter of specialty insurance products in the casualty market. Through a select group of wholesalers, AmTrust E&S offers products and services designed to meet the unique coverage and claims-handling needs of a broad array of small to mid-sized enterprise (SME) businesses in select segments. With offices in Boston, San Francisco and Scottsdale, AmTrust E&S Insurance Services is a subsidiary of AmTrust Financial Services Inc., a multinational property and casualty insurer that is publicly traded on the NASDAQ global market under the symbol AFSI, and has an "A" (Excellent), FSC "XI" rating from A.M. Best.

Coverage is provided on a non-admitted basis and underwritten through the following companies: Associated Industries Insurance Company and Security National Insurance Company and have been assigned a Best rating of "A" (Excellent) XI.

This general product description is informational only. It is neither an offer to sell nor a solicitation to purchase any particular insurance product. Consult the applicable policy for specific terms, conditions, limits, limitations and exclusions to coverage.

How to Report a Claim

It is critical to report incidents, claims and lawsuits as soon as possible. Early reporting enables the casualty claim staff to obtain the necessary information to handle the claim fairly and promptly. In order to streamline the process of reporting, we have a variety of ways to contact the claim department.

Policyholders are encouraged to continue reporting the First Notice of Loss through normal channels by contacting their Broker for Casualty Claims.

For Brokers, the preferred method of reporting the First Notice of Loss is via our designated email address, set up by line of business and provided below.

By Email:

General Liability Claims- GLclaims@amtrustes.com
Professional Liability Claims- Professionalclaims@amtrustes.com
Environmental Claims- Environmentalclaims@amtrustes.com

By Mail:

AmTrust North America
Claims Department
P.O. Box 650767
Dallas, TX 75265-0767

By Telephone or Fax:

Telephone: 866.272.9767
FAX: 877.669.9140

Please note: When sending correspondence via mail or email, please include the policy number and/or claim number.

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



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