The core of our business relationships is to build and partner with underwriting management firms that are best-in-class with expertise in a particular niche.

AmTrust Underwriters has access to both admitted and non-admitted carriers. We believe in shared risk in aligning our interests with our partners.

Business Strategy

Our targeted business partners include program managers, agents, brokers, intermediaries, consultants and underwriting managers for alternative and traditional programs, typically with $5 to $30 million in premium.

Underwriting Strategy

- Maintain a diversified specialty portfolio in product, geography, customer base and distribution channel
- Focus on the specialty, non-commodity segment of the business
- Seek small to mid-sized accounts
- Pursue risks that require specialized underwriting

Solution and Design Structure

- Sliding-scale commissions
- Captives
- Rent-a-captive
- Other risk-sharing arrangements

Unbundled Services

- While we offer bundled services, we have experience in bringing together successful, unbundled program solutions.
- We evaluate all services provided or involved in each deal and ensure that we partner with the appropriate parties.
- If the client’s existing loss control or claim operations unbundled program is efficient, we endeavor to work with it.

Technology

- We can provide our partners with access to our proprietary rate/quote/issuance systems to assist in efficient management of their business.
- We employ a large team of experienced in-house programmers, providing customized software solutions to our MGU partners.
- We also have the capability of accepting monthly data feeds from our program partners’ systems into our data base should our partners’ own systems represent the best solution.

Products

- Commercial Auto – AmTrust focuses on accounts that are classified as business auto and have a specialized niche in transportation. We typically cover limits up to $1 million.
- General Liability – We target small to mid-sized accounts in the following classes: Commercial Contractors, Habitational Risks, Retail Operations, Service Operations, and Wholesale Operations as well as Low- to Moderate-Hazard Products exposures. We can tailor coverage utilizing both admitted and non-admitted paper.
- Workers’ Compensation – We target groups of small to mid-sized accounts that are in a niche and present low- to moderate- severity.
- Professional Liability – We emphasize small to mid-sized accounts in the following classes: Accountants, Allied Health Professionals, Architects/Engineers, Attorneys, Insurance Agents, IT Consultants, Real Estate Agents, Social Services, Staffing Services, Management Liability and Miscellaneous Professionals.
- Property – We target small to mid-sized location TIVs, with low to moderate exposure to CAT perils. Occupancies we typically target include: Homeowner Associations, Contractors’ Equipment, Habitational Risks, Restaurants and Inland Marine Lines. We have the ability to offer property monoline, BOP coverage or property as part of a package policy.
- Public Entity – Accounts that have “pools” or individual municipalities, school districts and special districts or are written as “Excess” or “Reinsurance” are typically a good fit for our coverage.
Top 10 Reasons to Select AmTrust

1. **Financial Strength and Stability** – Publicly traded on the NASDAQ (AFSI) global market with more than $4.1 billion in gross written premium and over $11.3 billion in assets, with an A.M. Best rating of “A” (Excellent).

2. **Nationwide Capability** – AmTrust products are available on a countrywide basis with a number of carriers/tiers, including E&S facilities.

3. **Flexible Payment Plans** – Installment plans, AmTrust AutoPay (direct debit) and Pay-As-You-Owe® (PAYO®) provide seamless premium payments, saving time and money.

4. **Superior Claims Handling** – 24/7 claims reporting with live assistance, and seasoned claims professionals with assigned caseloads below the industry average.

5. **Exceptional Loss Control** – Representatives located nationwide to conduct safety inspections, site evaluations and loss prevention training.

6. **User-Friendly Online Submission System** – Easy-to-use web-based submission system provides policy, endorsement and loss history at your fingertips, and allows you to submit and chat online with your underwriter about a submitted risk.

7. **Competitive LCM Rate Structure** – We continuously evaluate and adjust our LCMs to reflect our loss experience and competitive environment.

8. **Competitive Agency Commission** – Our commission rates are competitive and vary by each Program’s products, distribution and underwriting results. We also include an opportunity for profit sharing.

9. **Expanding P&C Product Offering** – We continuously evaluate the market and our agents’ needs to deliver new coverages from Workers’ Comp to Commercial Package and a wide variety of niche products.

10. **Satisfying Customer Service** – Exceptional service is the mantra at AmTrust.

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**Financial Strength**

Rely on AmTrust North America’s strength and security for your insurance needs.

- A.M. Best rating of “A” (Excellent)
- FSC “XI”
- Ranked 8th nationwide in the National Association of Insurance Commissioners’ (NAIC) March 2014 workers’ comp market share report
- Publicly traded on the NASDAQ Global Market under the stock symbol AFSI
- More than $11.3 billion in total assets
- More than $4.1 billion in written premium
- Net combined ratio of 90.5%

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