

E&S Builders Risk

AmTrust E&S Builders Risk delivers specialized underwriting solutions for hard-to-place and underserved construction risks that fall outside the traditional inland marine market appetite. With a nationwide reach, we offer a broad appetite across a wide range of occupancies while applying disciplined underwriting, technical expertise, and flexible capacity deployment through both our Digital Portal and traditional underwriting platform. Our team is dedicated to building durable, long-term partnerships with wholesale-only brokers through consistent, responsive, and transparent underwriting practices.



Access To E&S Builders Risk

- Digital Portal: An intuitive, streamlined online platform delivering builders risk capacity for smaller projects at digital speed—combining automated underwriting, real-time risk insights, and seamless broker engagement.
- Traditional Underwriting: Capacity for large and complex construction risks on a quota share or excess basis.

Capacity

- \$30M, except
- \$10M frame/joisted masonry construction
- Digital Portal (Automated Broker Quotes):
 - \$10M noncombustible construction
 - \$2.5M frame/joisted masonry
 - Additional capacity available on a referral basis
- \$10M in Critical CAT zones

Capacity Deployment

- 100% participation
- Quota share
- Primary
- Excess

Target Classes

- Habitational
- Commercial/Institutional
- Industrial
- Installation
- Civil Works

Risk Characteristics & Distribution

- Single-project risks
- Ground-up new construction
- Renovations (structural and non-structural)
- Midterm placements
- Wholesale brokers exclusively
- Nationwide
- Named Insureds: owners, developers and general contractors
- Non-admitted paper

Coverage Features

- Term policies
- Delay in Completion: business income, rental income, and soft costs
- Existing property under renovation (all risks or limited coverage)
- Escalation of limit
- Ordinance or law coverage
- Permission to occupy
- Policy period extensions
- Hot testing
- Broad coverage extensions

Key Underwriter Contact

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