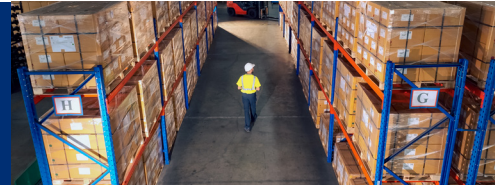


AmTrust E&S Overview

The E&S Partner That Delivers. Empowered underwriters, proven results, trusted claims.



About AmTrust E&S

Whether it's for hard-to-place or unusual risks, AmTrust E&S offers our clients a wide range of specialty insurance products. Our underwriting teams focus on moderate- to high-risk commercial business, offering customized solutions and underwriting expertise to meet each insured's unique challenges.

AmTrust E&S has a team of experienced underwriters throughout the country dedicated to E&S casualty solutions and is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer. Supported by over 6,000 employees in 60 countries, AmTrust Financial offers a full suite of specialty risk and extended warranty products.

Why AmTrust E&S

- Focused and experienced underwriting team comprised of industry leaders adept at understanding, handling and supporting complex accounts
- Offer appointments to a select number of brokers to provide a competitive advantage and promote long-term relationships
- Dedicated and experienced claims professionals who work intentionally and aggressively to protect our partners' and policyholders' best interests
- Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial, rated "A-" (Excellent), FSC "XV," Stable Outlook by A.M. Best.

AmTrust E&S Benefits

- Limited distribution through authorized wholesalers
- Superior underwriting from solution-focused customer service experts
- Local support backed by a global company

Our Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Our products and services are available only through a select number of licensed and contracted Excess and Surplus brokers.

Coverage is offered on a non-admitted basis in all 50 states and the District of Columbia.

Our Business Focus

We are biased toward risks where experience and judgment are critical to success. We cover a broad range of hard-to-place commercial exposures with the following characteristics:

- Moderate to higher hazard risks
- Severity loss potential preferred over frequency
- Judgment based underwriting required

Our Underwriting Teams

We offer our niche-based products through the following underwriting divisions:

AmTrust E&S Casualty:

Primary and Supported Excess Casualty Insurance Products in select industry segments, including manufacturing and processing, distribution, construction, hospitality, OL&T and service operations, as well as for many other types of mid-sized unique and unusual risks. Focus on premiums under \$150,000 but higher premium accounts as appropriate.

AmTrust E&S Binding:

Partnering with a select group of wholesale general agents, we offer a variety of competitive and comprehensive property and casualty package products for small- to medium-sized businesses. Both standalone GL and package with property available depending on territory and class. Referral to underwriters for accounts that require underwriting beyond what is available through the online underwriting platform.

AmTrust Unsupported Excess:

Unsupported Excess Casualty Insurance in select industry segments focusing on premises, hospitality, light products and agriculture. Limits up to \$25M with a preference for limits at or below \$15M and a preference for higher excess.

AmTrust E&S Property:

The E&S property brokerage division targets primary and excess layers across all 50 states, including CAT-exposed regions. Our values include disciplined capacity, responsiveness, direct underwriter access, and predictable performance.

AmTrust Human Services:

AmTrust E&S Human Services is built around broker workflows: fast responses, predictable underwriting, direct access to decision-makers, and coverage shaped for the exposures brokers see every day across behavioral health, disability support, and community care.

AmTrust E&S Environmental:

The AmTrust E&S Environmental Combined Form (ECF) product suite addresses both general and environmental liability exposures—providing brokers with a streamlined solution for manufacturing, distribution, warehousing, processing, and related operations.

To learn more about our Excess & Surplus division, visit amtrustfinancial.com/excess-surplus