

# Program Business

The core of our business is to build and partner with underwriting management firms that have best-in-class expertise in a particular niche. We believe in shared risk as a vehicle to align our interests with our partners.



## Leading Writer

of workers' compensation insurance in the U.S.



## \$24.8 Billion

in total assets



## \$3.5 Billion

in GAAP surplus capital

## Business Strategy

Our targeted business partners possess in-depth underwriting knowledge in a chosen industry segment(s). Alternative and traditional programs, typically in excess of \$5 million in gross written premium, are desired.

## 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, typically in a homogenous class or industry
- Pursue risks that require specialized underwriting

## Solution and Design Structure

- Sliding-scale commissions
- Specialty Program WC Paper
- Tailor coverage utilizing both admitted and non-admitted paper

## Products

- With multi-line and monoline capabilities we target small to midsized accounts for the following lines of business:
  - Commercial Auto
  - General Liability
  - Workers' Compensation
  - Property
  - Professional Liability

## Service Capabilities

While we offer unbundled services, we have a team of in-house expert professionals to exceed our customers' needs and make us a leading one-stop-shop carrier partner.

## Claims

- Superior claims-handling with 24/7 live assistance and seasoned claims professionals
- State of the art paperless claims system
- Our Program partners work exclusively with an AmTrust Claims Account Manager, who serves as a single point of contact for all their claims-related matters

## Loss Control

- Representatives located nationwide to conduct safety inspections, site evaluations and loss prevention services
- If the client's existing loss control or claim operations unbundled program is efficient, we endeavor to work with it

## Technology

- Proprietary rate/quote/issuance systems available to our program partners to assist in efficient management of their business
- Team of experienced in-house programmers, providing customized software solutions to our MGU partners
- IVANS download capabilities to deliver policy information electronically from AmTrust systems to your agency management system
- Capability of accepting data feeds from our program partners' systems into our data base

## About AmTrust

AmTrust Financial Services is a niche specialty property and casualty insurance company with nearly 6,000 employees worldwide. We have grown to become an industry-leading insurance provider, focusing on small business insurance solutions including Workers' Compensation, BOP, Package and EPLI. We are a top warranty writer in the United States, and help international businesses manage a number of risks such as Medical Malpractice, Professional Indemnity, Property, Legal and Health. AmTrust currently has a Financial Strength Rating of "A-" (Excellent) with a Stable outlook and a Financial Size of "XV" by AM Best.

## Contact Information

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