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.

**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
- Captives or Rent-a-captives
- Tailor coverage utilizing both admitted and non-admitted paper

**Products**
- With multi-line and monoline capabilities we target small to mid-sized accounts for the following lines of business:
  - Commercial Auto
  - General Liability
  - Workers’ Compensation
  - Property
  - Professional Liability
- Alternative Staffing - Targeting Professional Employer Organizations and Temporary Staffing Agencies greater than $250,000 in annual premium
- 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 program

**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 is publicly traded on the NASDAQ global market (AFSI) with more than $6 billion in gross written premium and over $14 billion in assets, with an A.M. Best rating of “A” (Excellent), FSC “XIII”.

**Contact Information**

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