

# AmTrust E&S Pro



## Lawyers Professional

AmTrust E&S Pro understands that a small error or oversight can escalate into a costly lawsuit in today's increasingly competitive legal environment. Our Lawyers Professional Liability (LPL) Insurance offers flexible, customizable protection for law firms of 10 or more attorneys that do not fit the box of standard admitted markets due to area of practice or claims history.

## Target Risk Profile

- Law firms with 10 or more attorneys
- Start-up or merged firms with experienced professionals
- Strong risk management practices & stable staff
- Niche focus, including some traditionally higher hazard areas

## Coverage Highlights & Advantages

- Non-admitted product tailored for each individual risk
- Broad definition of Professional Services
- Broad definition of Insured
- Damages include pre- and post-judgment interest
- Disciplinary Proceedings Coverage
- Full Prior Acts Coverage for eligible firms
- Intellectual Property and Securities Coverage
- Mediation / Arbitration Credits available
- Punitive and Exemplary Damages Coverage
- Personal Injury Coverage
- Per Diem and Independent Contractor Coverage
- Pre-claim Assistance & Expense Reimbursement
- 90-day automatic tail
- Spousal or Domestic Partner Coverage
- Sub-Limits for Subpoena Coverage and Crisis Management
- Third Party Network Security & Privacy Coverage
- Worldwide Coverage for suits brought within the U.S.
- Predecessor Firm Coverage
- Mutual Selection of Defense Counsel available
- Pre-approved Defense Counsel for select firms
- "Softened Hammer" provision available
- Nonprofit Director & Officer Coverage available
- Additional Defense Limits available

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted Excess and Surplus brokers.

## Policy Limits / Capacity

- \$5M on a primary or excess basis
- Quote Share participation available

## Premium & Attachment Thresholds

- Self-insured retention or deductibles starting at \$10,000
- Minimum premiums vary by class, generally starting at \$20,000

## Targeted Classes

AmTrust E&S Pro targets a wide range of hard-to-place risks small and mid-sized law firms not written by the standard market. Our broad area of practice appetite includes:

- Business Transactions
- Civil Litigation Defense
- Collections
- Commercial Litigation
- Creditor Rights
- Criminal Defense
- Elder Law
- Employment Law
- Environmental / Regulatory
- Estates / Trusts / Probate
- Immigration Law
- Immigration Law
- Insurance Defense
- Intellectual Property
- Juvenile Rights, Guardianships
- Mediation / Arbitration
- Municipal Law
- Plaintiff Litigation (Limited Mass Tort)
- Workers' Compensation
- Public Utilities
- Securities
- Schools & Education



AmTrust E&S Insurance Services  
An AmTrust Financial Company

[www.amtrustes.com](http://www.amtrustes.com)

# AmTrust E&S Pro

## Why AmTrust E&S

- **Flexible, knowledgeable, individual risk underwriters:** No matter how complex or difficult the coverage, our experienced underwriters will work closely with you to develop a custom-made solution.
- **Limited distribution platform:** Offering limited appointments to a select number of brokers provides a competitive advantage and fosters meaningful trading partnerships.
- **Dedicated claims team:** Our experienced claims professionals are committed to providing best-in-class claims management and working aggressively to protect your clients' interests.
- **Strength and stability:** Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial Services, rated "A-" (Excellent) by A.M. Best.

## About AmTrust E&S Insurance Services

AmTrust E&S Insurance Services, Inc. is an excess and surplus underwriter of specialty insurance products designed to meet the unique coverage and claims-handling needs of a diverse array of hard-to-place/nonstandard risks.

We distribute our products through a select group of licensed and contracted surplus lines brokers. Coverage is offered on a non-admitted basis in all 50 states and the District of Columbia through our underwriting divisions: Commercial Casualty, Professional Liability and Contract Binding.

AmTrust E&S Insurance Services is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer with an A.M. Best rating of "A-" (Excellent), FSC "XV," Stable Outlook.

To learn more about our products and services, visit:  
[www.amtrustes.com](http://www.amtrustes.com).

## Corporate Contacts:

AmTrust E&S Insurance Services, Inc.  
101 Arch Street, Suite 1740  
Boston, MA 02110

### David C. Lewis

President

[David.Lewis@amtrustgroup.com](mailto:David.Lewis@amtrustgroup.com)

857.400.3202

## Key Underwriting Contacts:

### Gene Mason

Senior Vice President

Professional Lines

[Gene.Mason@amtrustgroup.com](mailto:Gene.Mason@amtrustgroup.com)

860.571.3169

## Submission Mailbox

[ProSubmissions@AmTrustES.com](mailto:ProSubmissions@AmTrustES.com)

## Claims Reporting

[ProfessionalClaims@AmTrustES.com](mailto:ProfessionalClaims@AmTrustES.com)

## Loss Run Requests

[AmTrustESLossRuns@AmTrustGroup.com](mailto:AmTrustESLossRuns@AmTrustGroup.com)

*If you are interested in an appointment with AmTrust E&S or in learning more about our products and services, please contact us or visit our website at [www.amtrustes.com](http://www.amtrustes.com).*



A.M. Best rating of "A-"  
(Excellent) FSC "XV,"  
Stable Outlook



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