



AmTrust
FINANCIAL



2025 Corporate Brochure

www.amtrustfinancial.com



AmTrust **LEADS** 2025

AmTrust is Leading the Way in 2025

We continue to grow profitably and expand our offerings, focusing on our key product areas across the business. AmTrust's hundreds of thousands of customers and more than 6,000 employees worldwide can rely on us to be there when they need us the most, both today and in the future.





Dear AmTrust Partners, Agents, Brokers, and Policyholders.

Since AmTrust's founding in 1998, we have been committed to serving the insurance markets that require deep expertise combined with an innovative approach and a commitment to relationships and service.

Through this focus, we have built AmTrust from a regional carrier into a global provider of insurance and risk solutions.

In 2024, AmTrust achieved strong underwriting profitability while continuing to grow premiums across our business segments. We delivered Gross Written Premium of \$8.8 billion, an increase from \$8.2 billion in 2023, with a Combined Ratio of 96.7%.

We introduced a number of exciting initiatives in 2024 that will drive our business going forward.

In our North American P&C operations, we built on our position in Workers' Compensation and continued to enhance our Businessowners Policy (BOP) and expand to more classes. We also launched AmTrustONE— our new, simple all-in-one quoting experience for small business. It provides a one-stop shop for agents to get BOP, Workers' Compensation and Cyber quotes faster and with fewer inputs than any other carriers in the market require. We believe that our underwriting expertise, national footprint, exceptional loss control and superior claims handling make us the ideal partner to provide comprehensive insurance coverage for small businesses. In addition, our E&S division continues to grow as AmTrust offers our clients a wide range of specialty insurance products for hard-to-place risk.

In our North American Warranty & Specialty Risk segment, we introduced more products and partnerships to diversify

our business, while continuing to take a hands-on approach with our clients to offer outstanding service. We've expanded beyond Warranty and consumer markets to now offer innovative programs in travel, renters and event protection coverage.

In our International segment, we achieved strong growth in our Specialty business, with significant growth in property and our mortgage and credit line, as well as in our Italy operations and in our managing general agency (MGA) subsidiaries where we have outstanding partnerships that generate premiums for our Specialty platform. We maintained responsible, disciplined underwriting to identify the best opportunities for profitable growth. We continue to raise our profile in the market as a diversified, niche provider.

Our ongoing investments in IT and operations throughout the organization, supported by good data and execution across teams, will enable us to continue delivering an outstanding experience for our partners and clients and maintain a strong financial performance.

In 2025, our theme is AmTrust Leads. This means continuing to lead in the markets we serve with our responsive systems and our outstanding service. Leading through continuous innovation and an entrepreneurial spirit. Leading by expanding on our relationships with agents, brokers, partners and clients.

We thank all of our employees for their leadership, commitment and hard work. We appreciate the ongoing support of our agents, brokers, partners, and insureds, and are committed to doing all we can to continue to earn it.

Barry Zyskind

Barry Zyskind
Chairman & CEO

North American Commercial Property & Casualty

AmTrust is a leader in small business insurance.

We continue to expand our offerings to provide small businesses world class products they can rely on, from our industry-leading workers' compensation coverage to property, BOP, cyber and more coverage options.

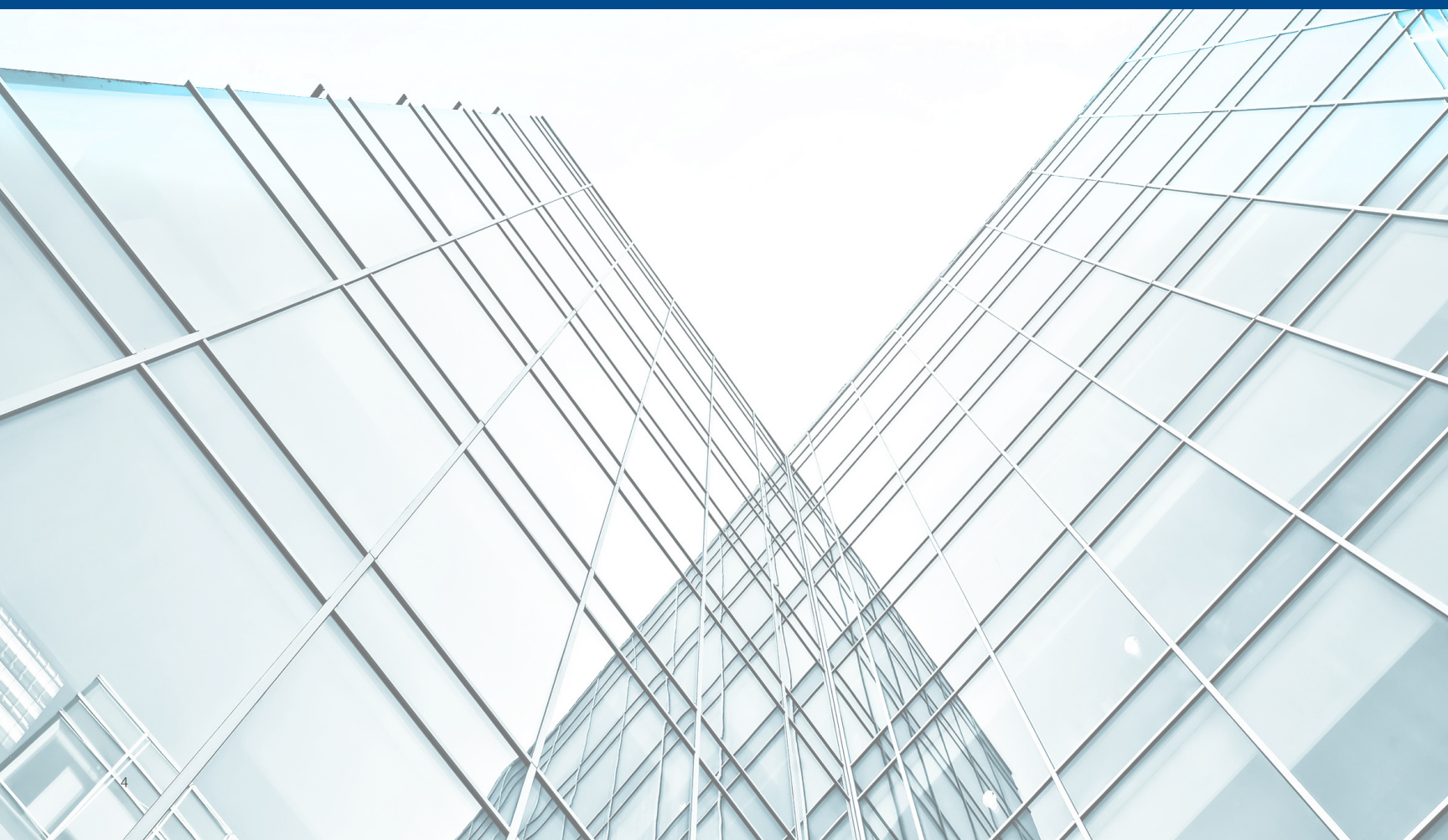
Our underwriting expertise, national footprint, exceptional loss control, and superior claims handling make us the ideal partner for businesses across different industries and sizes. We support our agents and brokers with user-friendly online submissions, leading API technology, industry-specific programs and a wide array of coverage options. AmTrust's Excess and Surplus (E&S) division continues to grow and add additional product offerings and our Programs business now has partnerships with over 50 Managing General Agencies (MGAs) across different industries. As AmTrust continues to lead the way in technological innovation and customer service, we have coverage solutions for risks that range from simple to complex.

AmTrust covers over 500,000 small business clients across the United States.



"AmTrust is leading the way in coverage for small businesses and other organizations through technological innovation, enhanced customer service and long-standing partnerships with our agents and brokers. In 2024, we supported our partners and their insureds by expanding our product offerings and coverage options to help manage their risk."

Chris Foy
EVP, Head of North American Commercial P&C





“In the same way that we build a custom piece of furniture for a client, AmTrust has been able to customize insurance coverage for our specific needs.”

Dylan Silinger
Owner, Oak City Customs



“We recommend AmTrust because we can trust them. When the time comes that there is a claim, we know that they will be there”

David J. Louie,
Principal, David J. Louie, Inc.

AmTrust. A Stronger Agent Partner.

Working together across our businesses leads to greater success and fosters creativity and innovation.

By collaborating throughout the organization and utilizing quality data, we can enhance execution across all teams. This approach will help us continue to provide an outstanding experience for our partners and clients while maintaining strong financial performance.



“2024 saw AmTrust continue to build in our core product areas and optimize our technology, processes, and support services for our partners and customers.”

Adam Karkowsky
President

Financial Highlights

AmTrust had a successful 2024 with contributions from across our core business areas.

Investments in IT and operations throughout the organization, supported by good data and execution across teams, will enable us to continue delivering an outstanding experience for our partners and clients and maintain a strong financial performance going forward.

Gross Written Premium of

\$8.8B

Net Earned Premiums of

\$5.8B

Total Revenues

\$6.7B

Total Assets

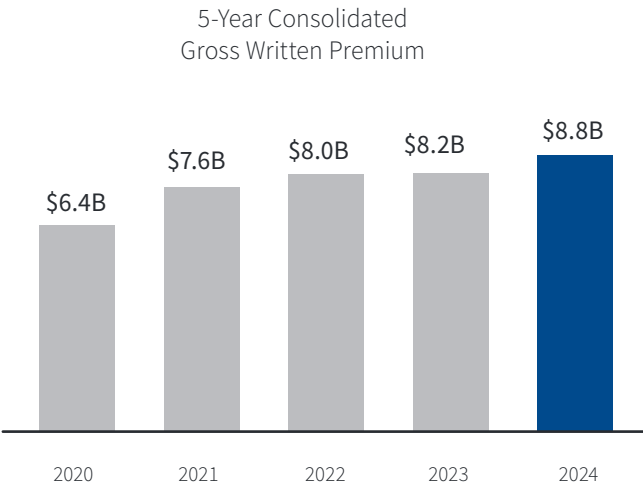
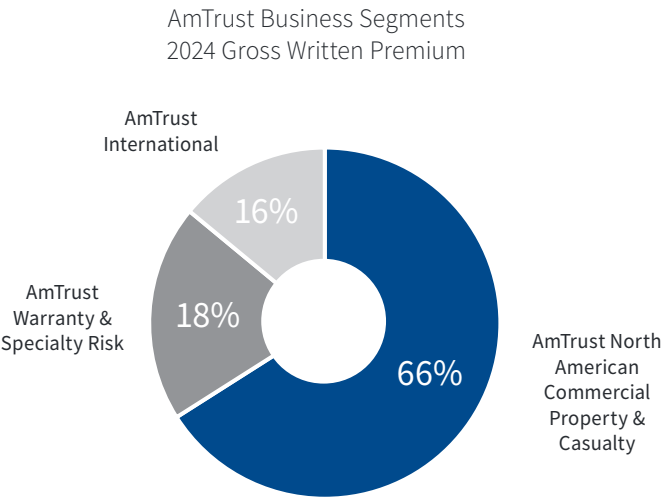
\$27.1B

Combined Ratio

96.7%

Small Businesses Covered

500K+



AmTrust International

AmTrust International continued its growth in 2024 as a leading carrier in our six core product areas- Warranty, Legal Expenses, Medical Malpractice, Professional Lines, Property, and Mortgage and Credit.

Our core product offerings are supported by the extensive distribution capabilities of our industry-focused managing general agency (MGA) subsidiaries, in addition to our established broker partnerships driving business in the UK, Europe, and around the world.

AmTrust's well-established legal expenses offering is expanding to new territories, including Canada and Australia, building on a long history of success in the UK. Our international warranty business is also expanding, with new partnerships in Poland and Germany covering mobile phone replacement plans and income protection. In Italy, we remain a leading medical malpractice provider for doctors and hospitals and have introduced products serving lawyers and other professionals.

We look forward to continued growth in 2025 and targeted expansion of our core offerings in new geographies.

AmTrust International has 34 offices in 13 different countries.



“The AmTrust International team works collaboratively to deliver leading risk solutions to our customers and broker partners across a diverse set of product areas, geographies, and distribution channels. Our concentration on our core product focus areas allows us to continue to innovate and expand the markets and industries we serve.”

Peter Dewey
EVP, Head of International



AmTrust Warranty & Specialty Risk

AmTrust Warranty & Specialty Risk is one of North America's largest underwriters of service contracts and protection products for the automotive, powersports, and consumer goods markets.

We also offer lender and debt protection products for traditional and developing financial institutions, including a long-standing partnership with Open Lending. Our client portfolio includes brands like Microsoft, HP, Symantec, Sony, Rhino and Canon.

AmTrust's Title business continues to grow with experts across the US supporting real estate transactions in the commercial, residential and energy sectors.

Last year, our territory and product diversification efforts supported the strategic objectives of our third party administrator (TPA) and original equipment manufacturer (OEM) partnerships with new program development and continued expansion into Canada and Mexico. In 2025, we will continue to develop new solutions and work with our large corporate, MGA, third party administrator (TPA), and Insurtech partners as we build on our existing offerings and continue our expansion into new markets including renters, travel, events, and shipping.

AmTrust established new partnerships in 2024 offering coverage for Rental Protection, Travel and Event Protection.



"We are growing our established partnerships and entering new markets with innovative programs serving new industry segments. Our ability to work collaboratively with partners to create new solutions will continue to drive our business forward."

Bruce Saulnier
President, AmTrust Warranty and Specialty Risk



"AmTrust is a trusted resource for partners across industries providing products that help consumers protect their investments. We continue to expand our capabilities to develop new programs to meet evolving needs in the marketplace."

Jeff Fenster
EVP, Head of North American Specialty Risk

Our People

We are so grateful for all of the people across AmTrust, from our underwriters and claims adjusters to our support staff, and everyone in between.

Our team works together to provide the best experience for the businesses we serve, expanding partnerships and growing relationships daily. Our employees and culture of innovation, entrepreneurialism, and determination continue to set us apart.

In 2024, AmTrust was recognized by Rising Insurance Star Executives (RISE) for the third consecutive year as having one of The Elite 50 Internship programs in the category of Most Holistic Professional Development. AmTrust expanded our intern programs in 2024 with 59 individuals getting experience and contributing across a variety of divisions and offices. We will always invest in our people and in creating a great place to work. We have a robust benefits program focusing on physical, financial, mental, and emotional health. In addition to many health and wellness resources, our global well-being platform, AmWell, is a community of support for AmTrust employees and their family members, providing individual and group activities and a social network to connect with one another.

Our global learning and development program helps our people build and enhance knowledge, skills, and performance to achieve career and personal growth and organizational success. We design and deliver learning solutions, such as training programs, webinars, eLearning courses, mentorship, and other resource and assessment tools to help our people continue to grow within their existing roles and learn new skills to move into different roles.

The AmTrust Disaster Recovery Fund was launched in 2024.

The fund was created to donate to local charities and support AmTrust colleagues impacted by major natural disasters including hurricanes and wildfires. The fund is supported by employee donations and corporate matching funds to help employees and others in their time of need.

“Something like this makes you proud to be part of a company that takes care of their employees.”

Ryan Miller, Sierra Madre, CA
Project Claim Technical Adjuster and AmTrust Disaster Relief Fund grant recipient January 2025

Award Winning

In 2024, AmTrust was again recognized with several employer of choice awards, including an accolade as one of the Top 101 companies in the Nation's Best and Brightest Company to Work For and the Nation's Best and Brightest in Wellness, the third time AmTrust has received both awards.

AmTrust was recognized for the 2nd year in 2024 as a 5-Star DEI organization by Insurance Business America.



“AmTrust places the highest importance on the well-being and shared connections of employees across different divisions and the company overall. We continue to develop and introduce new programs, educational resources and wellness offerings to support our employees and support our customers, partners and each other.”

Chaya Cooperberg
EVP, Chief People and Communications Officer

Sustainability

Committed to Operating with Sustainability Principles

Since AmTrust's founding, we have recognized the value of Corporate Social Responsibility (CSR) as an insurer, partner, and employer and have made incorporating sustainability principles a priority across our business operations and risk evaluation framework. AmTrust's values of Excellence, Innovation, Integrity, Responsibility, Inclusion, and Teamwork are directly linked to the principles of sustainability.

Please see the 2025 Annual Business & Sustainability Review for an overview of all our efforts in this area.

Looking Forward

With more than 6,000 employees serving 60 countries, AmTrust is a top U.S. commercial insurer and a leading global provider of warranty products and specialty risk insurance coverages. But we believe as you get bigger, you also have to get better. Our investments in people and proprietary technology allow us to offer our customers the most innovative insurance products to meet their needs today and anticipate their needs for tomorrow. The more we learn from our historical claims data, the better we can build programs, products, and services to help you prevent loss, prepare for risks and prevail when the unexpected occurs.

Our commitment to you has led us to build a better customer claims experience. It means we are listening and will continue to tailor our services to exceed your expectations.

With an “A-” rating from AM Best, we are well-positioned to provide coverage for those in need of a strong, agile partner.



“At AmTrust, we know that supporting engagement, mutual understanding, and positive interactions across all levels of the organization helps us drive innovation and fosters strategic collaboration throughout the organization. We continue to thrive from working together and considering different backgrounds, perspectives, and priorities in our initiatives, products, and strategies.”

Charmaine Rice
SVP, Learning, Development & Diversity



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59 Maiden Lane, 43rd Floor
New York, NY 10038