

E&S Property

Whether it's for hard-to-place or unusual risks, AmTrust E&S Property can offer creative and practical solutions, including those generally avoided by the broader commercial property market. We consider a wide variety of occupancies throughout the United States and offer All Risk, DIC, and Single peril policies with \$10m of in-house capacity. Our underwriting team is focused on developing "first call" relationships with wholesale only producers and nurturing long-term partnerships through responsive and disciplined underwriting.



Risk Appetite

Small to mid-sized accounts with TIV's ranging from a minimum of \$15m up to and \$500m for primary and a \$2.5bil for excess layers.

Policy Type

Accounts are written on a shared and layered basis. We're targeting a 35%/65% primary to excess split. Minimum premium is \$25k with an average being in the \$50k to \$75k range.

Line Size

Our maximum capacity is \$10m per policy with \$5m in critical cat zones. We use fac to gross up lines to \$25m in non-cat areas and \$10m in cat zones if not higher.

Preferred Target Classes

- Real Estate
- Habitational
- Public entity
- Commercial retail
- Warehousing
- Hospitality
- Offices
- Manufacturing
- Non-profits
- Health care services

Excluded Classes

- Petrochemicals
- Mining
- Primary frame habitational
- All energy risks
- Agricultural
- Offshore energy
- Rail
- Recycling
- Woodworkers
- Builders' risk
- Food processing

Pro Forma Regional Split of Premium

- Fla: 15%
- Southeast: 15%
- Mid-west: 15%
- Mid-Atlantic: 13%
- Northeast: 12%
- TX: 10%
- CA: 10%
- Pacific NW: 8%
- Hawaii/Alaska: 2%

Regional Split of Premium

We have underwriters located in Atlanta, New York, and Chicago. Business is written on a nationwide basis with no territory making up more than 20% of the overall book of business.