



AmTrust
FINANCIAL

2024

Annual Business &
Sustainability Review



Contents

Executive Message	5
About Us	7
About This Report	8
Commitment to Operating with Sustainability Principles	11
Sustainability Governance at AmTrust	12
Our People & Community	15
Climate Risk Framework & Environment	22
Responsibility & Transparency	26

At AmTrust, we uphold the highest values to ensure our company's future.

Trust is in Our Name, Our Brand, Our Culture.



At AmTrust Financial Services, Inc., we are a team dedicated to supporting those we serve.

A key part of our approach is to bring a 360-degree perspective to all that we do. With an entrepreneurial spirit, commitment to innovation and service, and ongoing investments in people and technology, AmTrust has grown markedly throughout our more than 25-year history.

Our people, culture, vision, mission and core values are a unique blend that continues to make AmTrust a leader in our industry and a long-term partner in the success of our stakeholders. We are proud and honored to have the trust of those we serve, and we will work hard every day to continue to earn that trust.

Barry Zyskind
Chairman and Chief Executive Officer

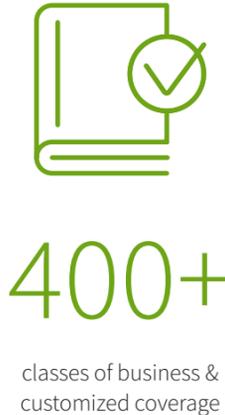
We have been defined by a spirit of entrepreneurialism & innovation.



About Us

We strive to be the best global specialty insurer by delivering outstanding solutions to our clients and partners through innovation, niche expertise and unparalleled service.

AmTrust Financial Services, Inc., a multinational insurance holding company headquartered in New York, New York, offers specialty property and casualty insurance products, including workers' compensation, business owner's policy (BOP), general liability, and extended service and warranty coverage.





At AmTrust,
sustainability
is more than a
catchphrase.

About This Report

Sustainability at AmTrust

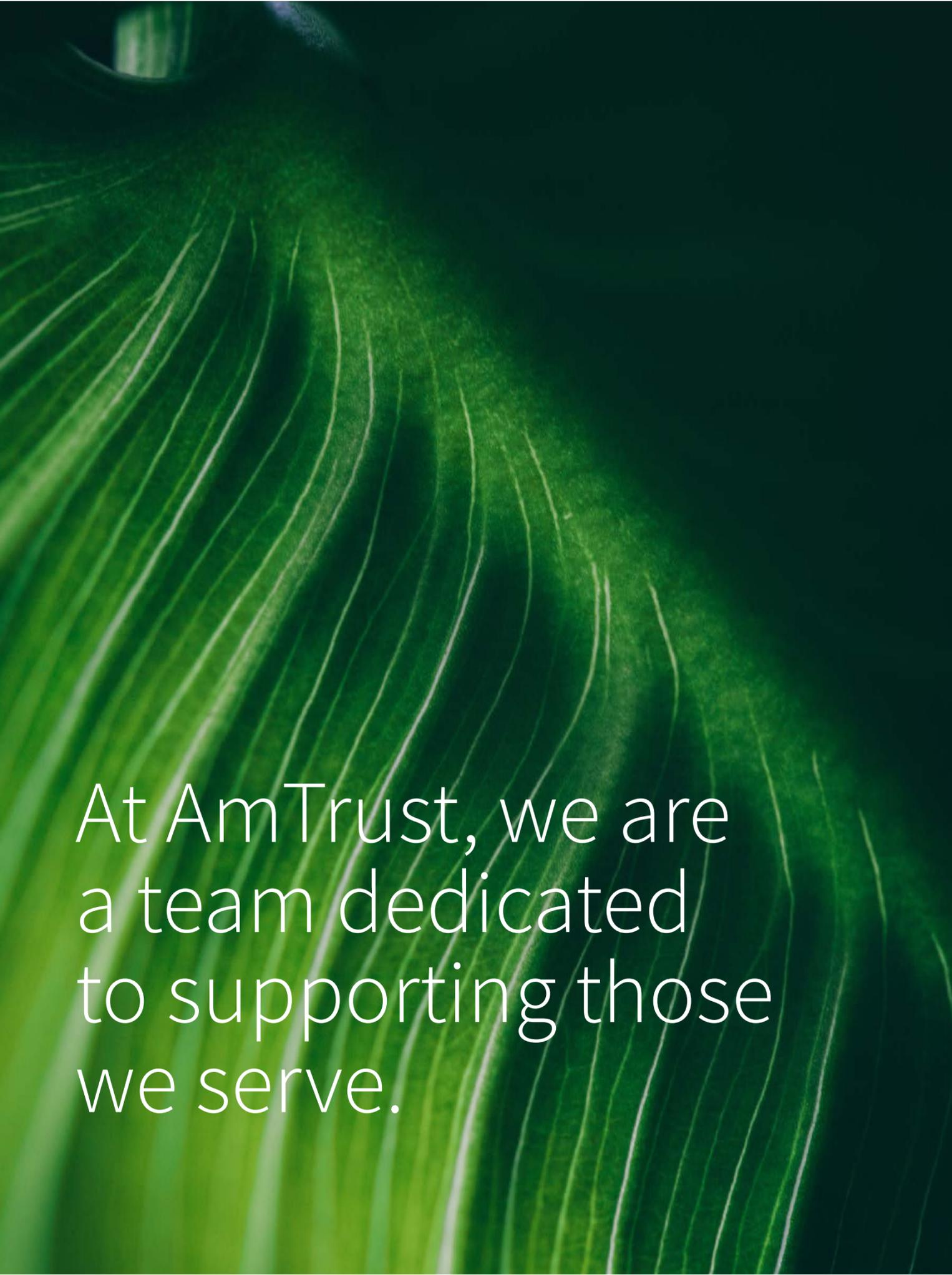
As a specialty insurer, sustainability is far more than a catchphrase at AmTrust Financial Services, Inc. It is intrinsic to the mission of our businesses in serving the needs of our stakeholders. With practices and processes that support sustainability, AmTrust can best deliver outstanding insurance and risk solutions and reward our stakeholders for placing their trust in us.



AmTrust 360: A Holistic View Towards Stakeholder & Employee Engagement

To achieve sustainability, each of the businesses of AmTrust requires strong connections across functions and geographies. AmTrust 360 is our 2024 theme for our business, reflecting the supportive, collaborative spirit that makes our company culture unique and drives our success.

AmTrust is taking practical, measured steps to create policies, goals and programs that meet the expectations of our policyholders, business partners, regulators and shareholders. Before we make commitments to achieve sustainability targets, however, AmTrust will perform due diligence to ensure a high confidence level that we can fulfill those commitments.

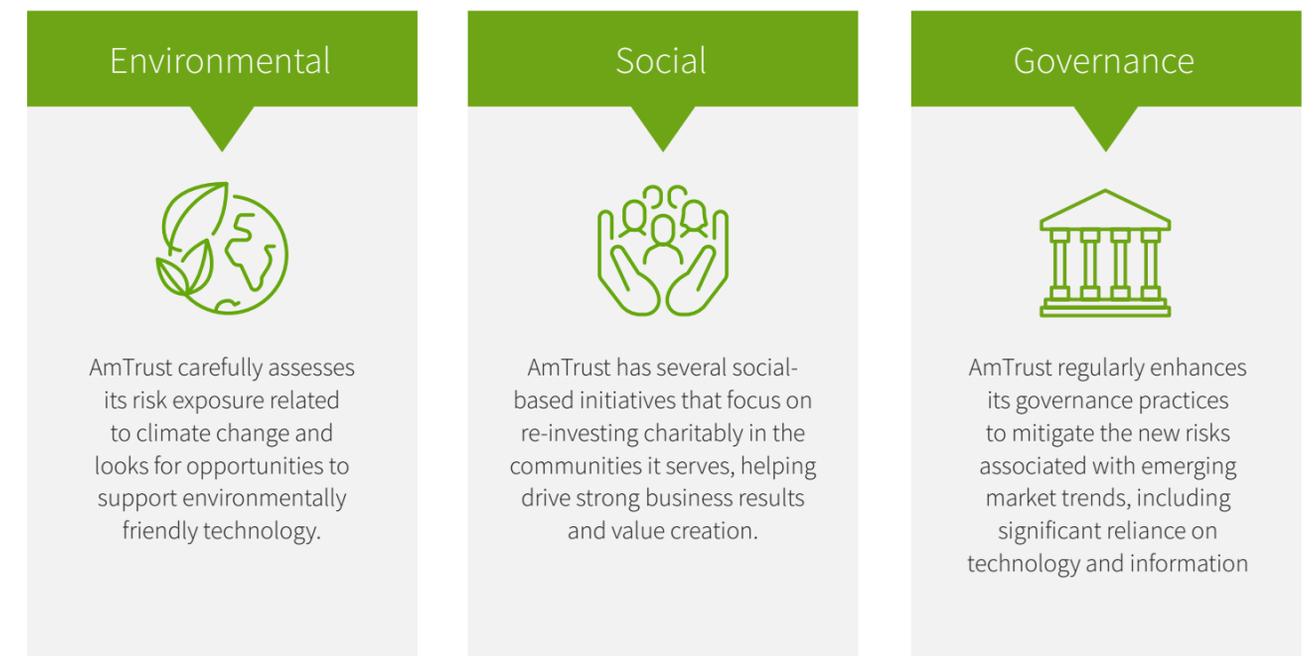


At AmTrust, we are a team dedicated to supporting those we serve.

Commitment to Operating with Sustainability Principles

At AmTrust, we believe we have a responsibility to give back to our communities and take care of our employees and their families.

Since AmTrust's founding in 1998, we have recognized the value of Corporate Social Responsibility 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 our three pillars of sustainability.



Sustainability Governance at AmTrust

AmTrust maintains a governance structure that brings together various streams of activity across the organization under a unified sustainability approach.

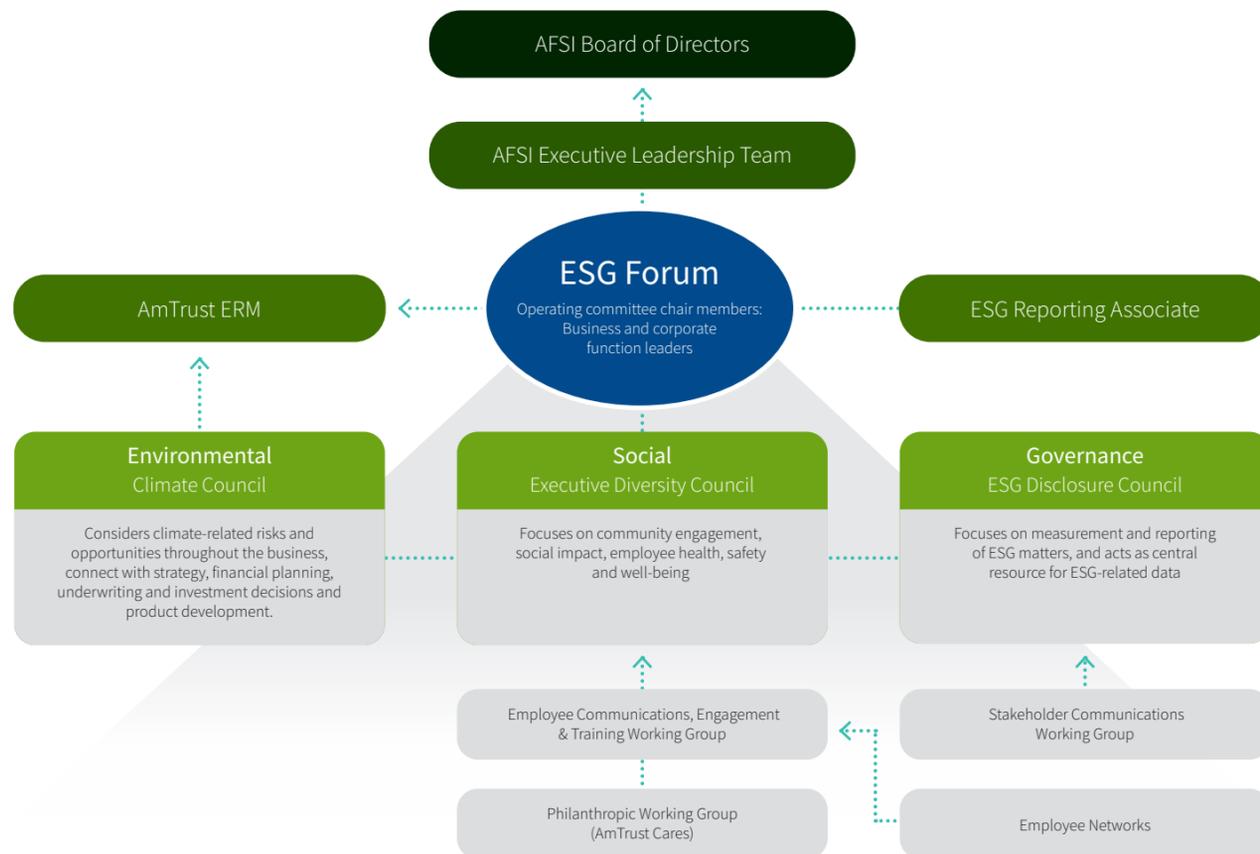
The Climate Council, a subcommittee of the Forum, is designed to review and manage climate-related risks and opportunities throughout the business and associated with strategy, financial planning, underwriting and investment decisions and product development. The Executive Diversity Council, which was initially formed in 2020 and now represents the second subcommittee of the Forum, is designed to foster community engagement; and employee health, safety and well-being. The ESG Disclosure Council, the third subcommittee of the Forum, focuses on measurement and reporting of sustainability matters, and acts as a central resource for sustainability-related data. The Forum meets semi-annually and the three Councils meet quarterly. The cross-functional membership of the Forum and Councils help embed sustainability goals, objectives, and initiatives into the strategy and operations of the Company. AFSI's Board of Directors is responsible for the oversight of the Company's climate-related risks and opportunities. The Board designated one of its members, and also the Global Chief Risk Officer as the member of senior management, to be responsible for the oversight of the Company's management of climate risks.



In 2023, AmTrust created an internal ESG Forum ("the Forum") with a broad focus on sustainability policies, processes and disclosures, reporting directly to the Executive Committee and Board of Directors.

Living our core values everyday helps us achieve our vision and mission.

Governance Structure



The ESG Forum's duties and responsibilities include:

- Acting as a central source of review for groupwide sustainability programs, policies, and initiatives
- Evaluating marketplace benchmarks and best practices; tracking and monitoring AmTrust's performance against sustainability targets
- Ensuring consistency of sustainability-related reporting and disclosures
- Strategizing AmTrust's sustainability-integration process
- Identifying innovative methods of sustainability socialization
- Working with regulators and other third-party stakeholders on all sustainability initiatives.



"The role of risk management in any enterprise is to protect value and, ultimately, to preserve opportunities to create value over the long-term for all stakeholders. At AmTrust, our focus on environmental, social and governance factors informs our decision making and aligns our operations to strengthen all the relationships that matter in our business – those with our customers, communities, and employees. AmTrust believes that our ESG program is at the core of enhancing our stakeholder relationships, fostering innovation and enabling our business to better serve those who have placed their trust in us as a risk management partner."

Jeffrey Mayer
EVP, Global Chief Actuary and Chief Risk Officer



At AmTrust,
diversity is how our
business thrives.

Our People & Community

AmTrust has an inclusive culture that embraces the variety of backgrounds and unique contributions of all our employees, agents, partners and communities.

By focusing on our people and our community, AmTrust will fulfill its mission as the best-in-class global insurance and risk solutions provider. AmTrust is committed to fostering, cultivating and preserving our inclusive culture. This commitment begins at the top and spans the entire organization. We recognize that individual differences, life experiences, knowledge, unique capabilities and talent that our employees invest in their work differentiate AmTrust from our peers. Our global program for maintaining our commitment to inclusive culture includes:

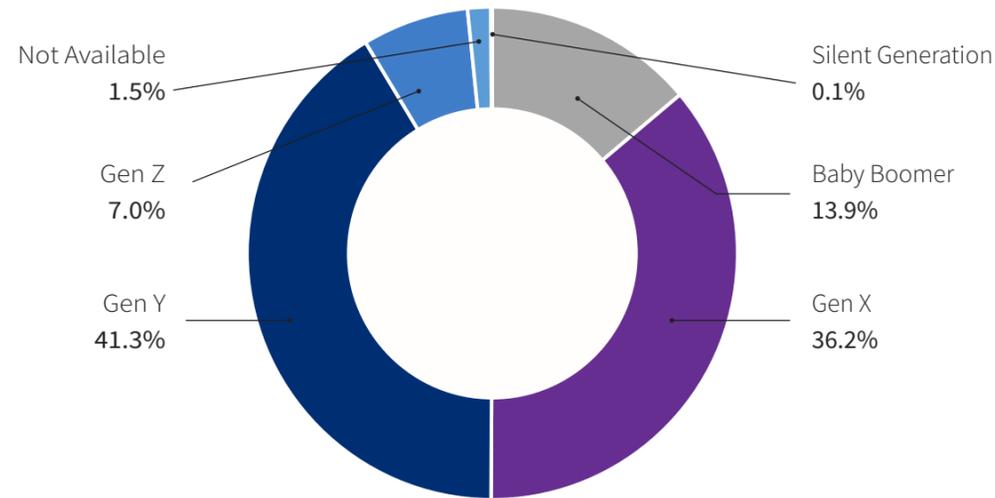
- Executive Diversity Council (now part of the ESG Forum) established in 2020. The Executive Diversity Council has developed AmTrust’s objectives for workforce diversity, supplier diversity, corporate philanthropy and community involvement.
- AmTrust’s framework, with six key focus areas:



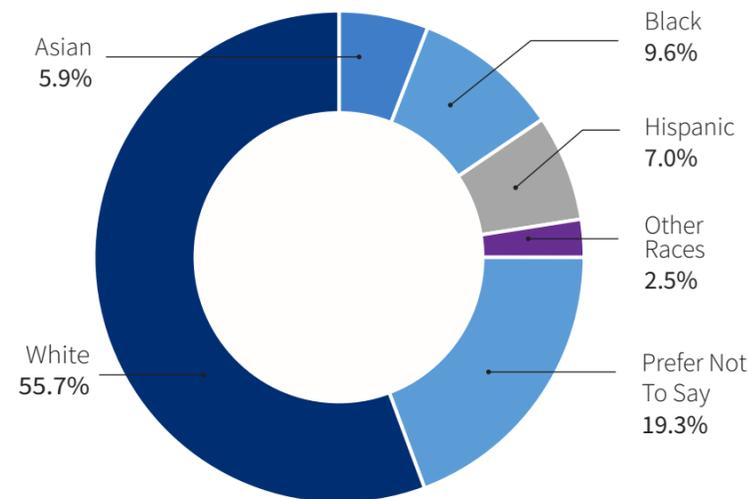
AmTrust strongly believes that diversity, measured in multiple ways but overall bringing together a variety of backgrounds and perspectives, is a key way for our business to thrive. The following charts illustrate AmTrust’s diverse employee demographics, including race and ethnicity, gender, as well as by generation.

Workforce Breakdown

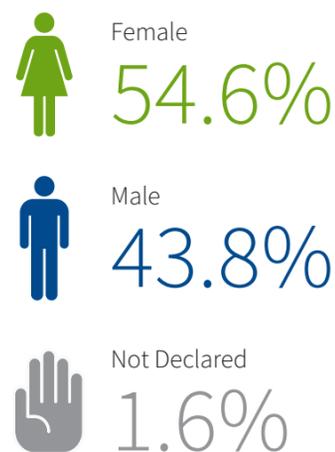
Generational Breakdown 2023



Race / Ethnicity Breakdown 2023



Gender Breakdown 2023



Career Development & Mentoring

We are committed to developing talent across the organization and creating a diverse group of future leaders through training and mentoring programs as well as through employee-led networks to offer support and encouragement. The AmTrust Mentoring Program pairs mentee candidates with experienced professionals to connect on career goals and professional growth. Mentees and mentors both benefit by sharing resources, skills, perspectives and experiences with a relationship built on trust, respect and professionalism.

In addition, AmTrust signed the CEO Action for Diversity & Inclusion pledge, with commitments that include cultivating trusting workplaces, implementing and/or expanding unconscious bias education, sharing best practices and sharing strategic plans for diversity and inclusion with the Board of Directors.

Employee Networks

AmTrust's commitment to drive diversity is manifested in our Employee Networks, which provide opportunities to connect with colleagues with shared backgrounds and interests. Through these networks, our employees can contribute directly to leveraging diversity and increasing inclusion within and outside of AmTrust. Our Employee Networks include:



Abilities Network

This network aims to increase awareness of visible and non-apparent disabilities and support an environment that actively educates the AmTrust community, engages employees and promotes the positive impacts of employees with disabilities, their caregivers and allies.



Veteran Network

A network for employees who are active military, reservists, former forces or veterans or their spouses, siblings and supporters. VetNet provides a forum to gather with other employees who hold common interests, identities and/or topics relevant to those who served in any capacity.



Family Network

Family Network celebrates, empowers and supports all families and parenting phases, from the new parent to the empty nester. FAM is a safe, welcoming space to find common interests, support and community.



Multicultural Network

This network helps members expand cultural competence and increase their understanding of how we can best advocate, amplify, encourage and support each other's efforts.



Young Professionals Network

Young Professionals network is designed to assist employees in early to mid-career positions in developing and leveraging experience. By providing learning and development, leadership and networking opportunities, YP members and their allies support the business by sharing employee and industry insights.



Women's Network

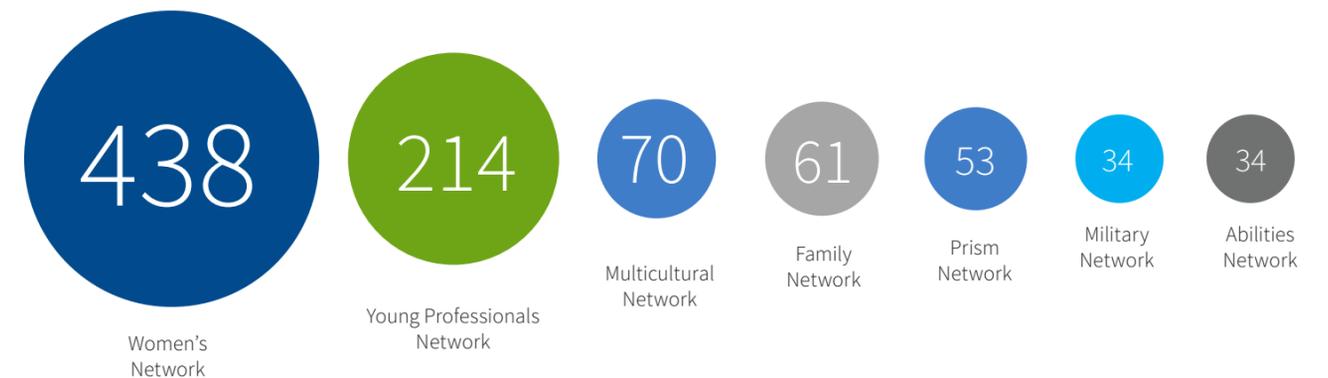
Women's Network builds on the strength of women by creating empowered connections to drive personal and professional growth. Through multiple channels, including Lean In Circles, women and their allies educate, empower, engage and provide experience and exposure to other women in the workplace and among AmTrust's agents, brokers and clients.



Prism Network

This network promotes an inclusive work environment for all employees by providing opportunities for education, network and collaboration.

As of year-end 2023 the number of members in Employee Networks were:



Awards & Recognition

AmTrust is proud to have received recognition for our people-focused programs. These include:



National Association of Business Resources (NABR)
2023 Best and Brightest Companies in Wellness by the National Association of Business Resources (NABR). Recipients of the award were selected for having the most innovative wellness, well-being and human resource practices



Forbes
Forbes America's Largest Private Companies List, #100 out of 246 companies



Insurance Business America
5-Star DEI Award winner by Insurance Business magazine



"The 'Best and Brightest in Wellness' award reflects AmTrust's commitment to creating a work environment where employees feel valued, supported, and encouraged to lead healthy lives. Our wellbeing program incorporates education and activities around emotional, mental, physical, and financial health, as well as professional and personal development. Focusing on all these dimensions provides our people with resources and tools to achieve more fulfillment at work and at home."

Charmaine Rice
SVP - Learning, Development & Diversity

Employee Benefits

AmTrust Benefits is a program that supports a healthy and productive workforce through competitive, cost-effective and inclusive benefits. Our benefits are designed to meet AmTrust employees' needs at all stages of their lives and careers, from the point of hire to retirement. Through AmTrust Benefits, we also seek to offer robust programs that improve physical, mental and financial well-being and empower choice through education on benefit options that fit employees' particular needs.



Employee Engagement Satisfaction

AmTrust conducts biannual Engagement Surveys to better understand how our people view the company and their contribution to AmTrust's success. Topics on which AmTrust employees showed the largest positive increases in engagement included:

+23%

"Compensation is tied to performance."

+13%

"Talent development is a priority."

+10%

"Employees with the right skills and strong track records are more likely to receive promotions."

+10%

"My career path at AmTrust is defined, and my progress is tied to specific objectives."

AmTrust values our employees' responses and concerns, and we are taking steps to address those, including: linking compensation more clearly to performance, simplifying the performance review process, embedding career development plans within the HR information management system, providing more learning and development opportunities, sharing more executive communications, and improvement of working spaces to improve collaboration.

Global Learning & Development

AmTrust's Global Learning and Development team partners with the business to enhance employees' knowledge, skills and performance to achieve sustained employee growth and organizational success.

Expand Your Knowledge Base



AmU
AmU offers a variety of courses and programs to help you learn your current role and grow in your career. Topics include new employee orientations, department specific technical training, DiSC Communication Styles, Thirst for Knowledge Thursdays, AmU Learner Spotlight and more!



LinkedIn Learning
AmTrust provides access to LinkedIn Learning to all employees through AmU. There are video and audio courses, professional and technical learning paths, and certification prep courses available on thousands of topics.



"The development plan feature in Workday allows me to be intentional about career growth and development. It was super easy to set up, and the associated course work provided insightful information about developing skills through education, exposure, and experience. Overall, it is a helpful tool to commit yourself to the actions needed to develop your skills."

Project Manager

Career Development

We're here to help you pursue your professional interests, every step of the way.



My Career Development Plan

Take ownership of your career by creating a My Career Development Plan. Built in partnership with your leader, this will help you connect your personal values to the work you do, and identify the skills and knowledge needed to support your ongoing career success, wherever you are in your journey.



Leadership Development

Leaders drive the implementation of our culture, vision and values while inspiring and growing AmTrust's future leaders. AmTrust offers a variety of leadership development opportunities from first-time manager through emerging executives.



Mentoring Program

At AmTrust we offer a formal mentoring program that pairs mentors and mentees across the organization. This encourages cross-functional collaboration, skill sharing and relationship building. A successful mentoring program benefits both the mentor and mentee.



"I joined AmTrust in June 2021 as a Claims Adjuster Associate specializing in the Workers' Compensation line of business. After a year, I then accepted an offer for my next role as a Senior Underwriting Assistant for the Workers' Compensation Southwest Team, and in March 2023, I transitioned to my new role as an Actuarial Analyst. Not only have I had the opportunities to grow in different roles and receive mentoring/coaching from others at the company, but the supportive culture at AmTrust has also played a key role in my professional development."

Actuarial Analyst



Employee Engagement Highs

AmTrust makes available Global Learning & Development programs to all employees, and in 2023 these achieved all-time participation highs:

10,952

total number of engagements with these programs

52%

unique engagement – the number of different employees who completed one learning opportunity; 48% completed more than one

- Our Global Learning & Development programs include: New Employee Orientation, Claims, Underwriting, Thirst for Knowledge Thursday virtual learning sessions with an annual theme, DISC Communication Styles, Mentoring, LEAD: Leadership Essentials, AmU / LinkedIn Learning courses, and more.
- In December 2023, AmTrust's Global Learning & Development team launched a pilot of LEAD: Intentional Leadership Program. Twenty-seven rising leaders throughout the company traveled to Cleveland, Ohio, to participate in the three-day program, acquiring tools and techniques to bring back to their teams. AmTrust plans to offer the program again in 2024.
- Data shows increasing number of women and millennials/gen z participation in global voluntary programs, specifically, LEAD Programs and Mentoring Program.

Equity in Opportunity Via Career Advancement

499

total global internal promotions in 2023



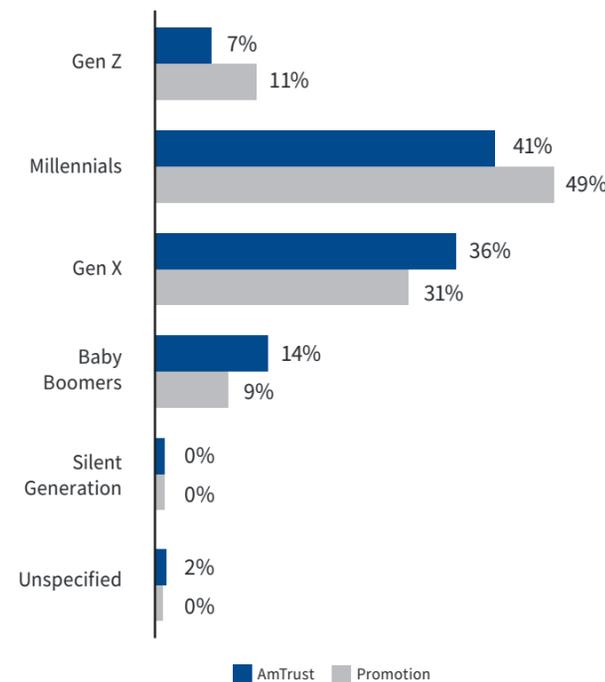
60%

 of global internal promotions in 2023 were awarded to females

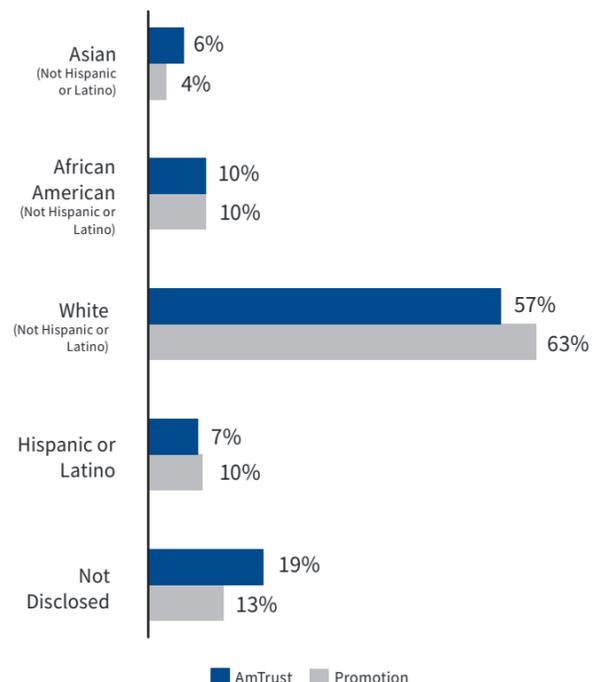
40%

 of global internal promotions in 2023 were awarded to males

Generational Equity in Opportunity



Racial Equity in Opportunity



Employee Giving

AmTrust Cares is a global program that supports charitable organizations serving the communities where our people work and live. AmTrust Cares provides our employees paid volunteering time during working hours and matches their donations to selected charities, up to \$1,000 annually per employee. Through the end of Q4 2023, AmTrust Cares' total contribution was \$60,000. In addition, nearly 850 AmTrust employees volunteered more than 4,500 hours to charities in 2023.

Supporting Communities

AmTrust supports communities and individuals not only through charitable giving but also through our business and financial protection products. Examples of this support include:

Community Nonprofit Organizations

AmTrust underwrites property and casualty insurance that supports the respective missions of many nonprofit entities.



4,536

number of volunteer hours logged.



845

number of volunteers.



\$39K

USD total donations to charitable organizations via employee payroll contributions.

as of December 31, 2023



\$60K

USD total donations to charitable organizations (includes company match of up to \$1,000 per employee).

as of December 31, 2023

Developing Solutions for Underserved Communities

AmTrust offers legal expenses coverage before and after a litigation event that helps protect business entities and individuals. Two examples of how our products support indigenous communities are:

First Nations Claims in Canada

Treaties dating from the late 19th and early 20th centuries provide for compensation of indigenous communities that agreed to share ancestral land with the Canadian government. AmTrust makes legal expenses products available to First Nations claimants, which support community and economic development.

Stolen Generations claims in Australia

Between 1910 and the 1970s, the Australian government removed thousands of indigenous Australians from their families and placed them in non-indigenous foster homes or institutions. The group of forcibly removed indigenous Australians is known as the Stolen Generations. AmTrust products offer financial protection for funders of litigation seeking compensation for Stolen Generations claims.



AmTrust Book Club

One of the ways AmTrust seeks to engage our people and promote social understanding is through book discussions. Participation in the AmTrust Book Club is voluntary. During 2023, employees voiced what they learned from book discussions that included "The Underground Railroad," "Caste," and "Just Mercy":

"Opportunities to connect with AmTrust leaders and coworkers, encourage personal growth and awareness at individual and group levels."

"Cultural competency is critical to working well together. These book discussions provide employees at all levels and from all areas of the company with opportunities to listen and share."

"Inspiring and impactful conversations took place during the book review discussion. I am grateful to AmTrust for creating a safe space for employees to talk about the very important issues raised by the author."

Climate Risk Framework & Environment

At AmTrust, we recognize that the insurance sector has an opportunity to make a significant impact in supporting carbon neutral energy.

As a property and casualty insurer, our business requires the careful assessment of risk exposures related to climate change, while also focusing on opportunities for being a good environmental steward.

AmTrust uses data from the scientific community and resources provided by the Task Force on Climate Related Financial Disclosures (TCFD) to advise its risk team and keep up to date of potential consequences or opportunities of climate-related impacts that we incorporate into our risk assessment. This will support strategic decision making by providing management and the Board with a deeper understanding of the impact of a given climate scenario on its chosen business model and strategy.

Governance

AmTrust's Board of Directors is ultimately responsible to understand climate risks facing the Company and oversee the management of such risks within the Company's overall business strategy and risk appetite. Our Board of Directors designated one of its members to be responsible for the oversight of the Company's management of climate risks. This Board member is a member of the Company's management Risk Committee and attends the Company's Audit Committee meetings. In addition, the Company's Board of Directors designated the Global Chief Risk Officer ("Global CRO") as the member of senior management responsible for AmTrust's management of climate risks. AmTrust continues to enhance its governance practices to mitigate the new risks associated with the emerging market trends, including significant reliance on technology and information.

AmTrust's Enterprise Risk Management (ERM) function is responsible for monitoring climate-related risks that impact our insurance business. The Global CRO provides the Audit Committee with an ERM report each quarter, a portion of which is dedicated to climate risks. A climate change financial stress scenario is considered in the AFSI Own Risk and Solvency Assessment (ORSA) summary reports annually. The process of climate risk identification and assessment as it relates to natural Catastrophe risks is in place and embedded in ERM. The Company has an Emerging Risk Committee, which identifies and assesses new and changing risks to the business. Several committees across the group share responsibility for the oversight of strategic objectives, risk management and the sustainability of the business.

Strategy

AmTrust has taken steps to address the topic of climate risk and resiliency in its operations and business strategy. While the Company does not have a formal emissions reduction plan, it recognizes the value of tracking and reducing emissions of its data centers, print facilities, workspaces, and business processes.

AmTrust has identified five core climate-related risk categories by leveraging guidance provided by independent experts, regulators, and the Company's own assessment of which categories are most likely to elicit a better understanding of the financial risks facing the Company. Within each core risk category, material risk factors were identified over various time horizons.

The five core climate-related risk categories identified are Physical Risks, Investment Risks, Transition Risks, Liability Risks, and Reputational Risks. Physical Risks are immediate risks arising from weather-related events and slow onset climate changes. Investment Risks are risks arising from the exposure to market value deterioration of investments driven by a current or expected impact of behavior relating to climate change. Transition Risks are financial risks arising from the transition to a lower-carbon economy including changes to policies, regulations, and public perception. Liability Risks refer to legal actions initiated by claimants who have suffered loss and damage arising from climate change. Reputational Risks include negative publicity resulting from support (e.g. investment, partnership, etc.) for organizations that are seen to exacerbate climate change or perceived inaction by AmTrust to reverse its practices that are seen to contribute to climate change.

As a global, multi-billion dollar insurance organization, two areas represent significant inherent risk to AmTrust. These are the property line of business's exposure to physical risks and investment portfolio's deterioration. As a leading writer of commercial property insurance and with more than \$25 billion in total assets, AmTrust's property insurance business and investment portfolio have been identified as priority areas for our climate change and resilience strategy.



We are proud to address climate risk and resiliency in our operations and business strategy.

Risk Management

The Company developed a Climate Change Financial Risk Framework ("CC FRF" or "Framework"), which has been rolled out across several AmTrust businesses. The Framework sets out the approach for identifying, measuring, managing, monitoring, and reporting on the climate change-related financial risks impacting AmTrust entities. This includes conducting climate-related scenario analyses and risk assessments of significant weather events that could impact our business. The Framework is intended to help AmTrust assess how climate change could impact the resilience of the Company's financial and physical operations. The CC FRF has been fully adopted across AmTrust International businesses and is expected to be adopted across the AFSI group by the end of 2024.

AmTrust's commercial property portfolio has the highest exposure to hurricanes, wildfires, winter storms, tornados, and floods. Exposure is limited given the Company's commercial property book is 7.5% of our total underwriting portfolio in 2023. However, the Underwriting, ERM and Exposure Management (EM) teams have been aware of these exposures and have worked together to develop strategies to mitigate the financial risk to the Company.

AmTrust has a limited appetite for risks exposed to extreme weather events such as hurricanes, storm surge, inland flooding or wildfires. We manage our exposure to adverse weather risks through disciplined underwriting in our risk selection, pricing, deductibles, loss control, and risk transfer.

Climate-related losses have not been material to our company solvency. AmTrust has a relatively low exposure to severe weather or catastrophe-type insurance events. Climate change financial stress is considered annually.

We are proud that we are a large company built on small businesses. We do not insure big businesses or high hazard industries. Except for the alternative energy projects insured by our title business, we are not a market for industrial or energy companies.



AmTrust supporting renewable energy

Through our subsidiary AmTrust Title, AFSI is the lead title insurance company for the SunZia Wind and Transmission project. SunZia is under construction in the southwestern United States by Pattern Energy Group LP. Expected to be completed in 2026, SunZia will include 900 wind turbines with transmission line spanning 550 miles between central New Mexico and south-central Arizona.

The project will ultimately produce

3,500 MW

of new renewable generation, supplying

3 Million

customers with clean power annually.



“We’re privileged and honored to help launch the largest clean energy infrastructure project in the United States and are excited to see the project breaking ground to generate clean energy to serve numerous Western states in the not-so-distant future.”

Lou Canaras
Senior Vice President of AmTrust Title, Energy Division

Investments

AmTrust believes that incorporating sustainability attributes into its investment analysis provides a more complete assessment of the risks associated with each investment decision. The Company has analyzed its investment portfolio to determine what the concentration in fossil fuels and other carbon-related holdings is.

As such, climate change risk on the Company’s investment portfolio is currently low due to the impact taking place over a longer time horizon. The Company’s corporate bond portfolio is well diversified by sector and issuer and the impact of climate change, if any, on the creditworthiness of any issuer is insignificant in the context of the whole portfolio. The Company believes climate risk is tempered by a relatively short duration portfolio comprised of diverse issuers, which allows us to react and reposition quickly to emerging climate risks.



Responsible Investing

As of the date of this report, the Company’s fossil fuel investments comprise

less than 10%

of its overall investment portfolio, which is mainly comprised of readily marketable investment-grade fixed-income securities with relatively short duration.



Environmental Initiatives

Several environmental initiatives are under way at AmTrust. These include:



Emissions Measurement

AmTrust is working with a third-party firm to measure groupwide 2023 direct and indirect greenhouse gas (GHG) emissions and plans to track progress year over year. Examples of direct GHG emissions include those from stationary combustion, mobile combustion, process emissions, and fugitive emissions. Indirect emissions include those from the company’s consumption of purchased electricity, heat, or steam.



Go Green Initiative

This program focuses on increasing electronic communications and reducing printing and paper usage by encouraging AmTrust policyholders to access policy documents online.



Reduced Carbon Investments

Reduce carbon and energy footprint within real estate portfolio. AmTrust’s steps include installing energy efficient lighting and adjustments to water and heating systems.



Local Initiatives

Local entity-specific initiatives. To minimize the impact of their business operations on the environment, AmTrust is encouraging car sharing and allocating dedicated car-sharing spaces; installing recycling facilities throughout the offices; and encouraging reduction of printing and paper usage by staff. Several entities within AmTrust International have obtained ISO 14001 accreditation to formally recognize their environmental commitment.



Hybrid Work

This model was implemented in 2021 and reduces emissions as employees are driving less frequently to work.

Responsibility & Transparency



Strong governance is embedded in AmTrust's business operations, values and culture. As a privately held organization, we strive to hold ourselves accountable to our stakeholders.

To achieve this, AmTrust maintains organizational structures and processes that support transparency and accountability across our operations.

We continue to enhance our practices to mitigate the new risks associated with emerging market trends, including significant reliance on technology and information. We strive to incorporate all stakeholders' perspectives in our decision-making processes, this includes investors, regulators, clients, employees, and other important constituencies.

Our governance policies and procedures are designed to ensure the appropriate exercise of corporate authority as well as requiring accountability from our directors and officers for corporate decisions, fostering the prudent management and oversight of our business, ensuring our compliance with laws and regulations, and creating security and long-term value for policyholders and other stakeholders.

AmTrust's Corporate Governance program is supported by Enterprise Risk Management, Information Risk Management, and Internal Audit departments. This includes oversight of our data privacy and cybersecurity programs.

"The mission of the AmTrust Financial IT Security program is to uphold the business objectives by guaranteeing the availability, integrity, and confidentiality of information. Employing a risk-based strategy, we enforce suitable standards of security across all organizational layers. Our goal is to ensure that security serves as a facilitator to the business and a value-added service to our employees, working diligently to achieve this aim. We have implemented and maintained mature security controls across our organization, following the best practices and standards of the National Institute of Standards and Technology (NIST) Cybersecurity Framework. We have also aligned our security strategy with our business objectives and risk appetite and established a culture of security awareness and accountability among our stakeholders."

Patrick McCrann
Chief Information Security Officer



AmTrust maintains clearly defined corporate governance policies designed to:

- Ensure our compliance with laws and regulations
- Instill accountability to Directors and Officers
- Ensure the sound and prudent management and oversight of our business
- Create security and long-term value for policyholders and other stakeholders
- AmTrust is positioning itself to be well-prepared for future ESG disclosure requirements and hired a dedicated ESG Reporting Associate in 2022 to track, monitor, and centrally manage our available ESG data



"Strong corporate governance is intrinsic to AmTrust's day-to-day operations as well as our long-term strategic plans to serve the needs of our stakeholders. A fundamental part of our governance program is the collaboration by departments across the company to implement and uphold AmTrust's standards for oversight, compliance and risk management. Our ERM, Legal, IT and Internal Audit departments are working together to consistently and effectively meet these standards for strong governance. As a company, AmTrust is focused on aligning our legal strategy with our business objectives, while building a culture of risk awareness."

Catherine Miller
SVP, Governance and Regulatory Counsel

Moving Forward

AmTrust is a business built on strengths: our people, processes and practices. We are an organization that is forward-thinking, even as we continue to embrace the values on which we were founded: Excellence, Innovation, Integrity, Responsibility, Inclusion, and Teamwork. We also remain committed to achieving long-term sustainability, growth for our stakeholders, and business continuity, so we can continue to earn the trust of those we serve. Over the near term, we endeavor to progress on our sustainability journey, so that we can fulfill our commitment to support our stakeholders for the long term.



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FINANCIAL

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