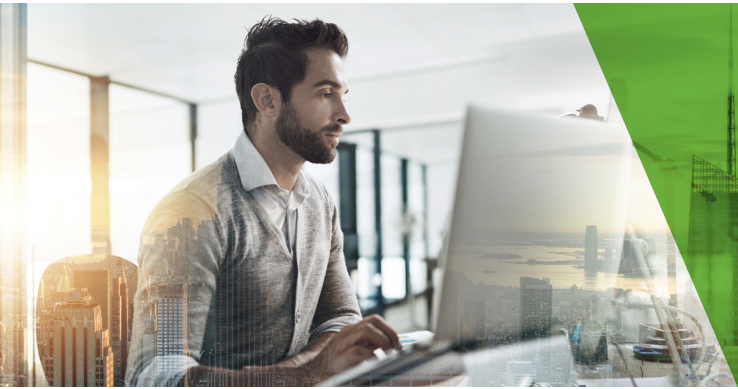


AmTrust E&S Select



Select Online

We focus on small commercial accounts that due to their size, nature of operations or unusual hazards have limited coverage options in the standard market. Utilizing an automated direct submit platform, we bridge the gap between the standard small business binding risk and the larger brokerage placements where it is cost-effective to utilize technology in accessing this niche.

Customer Profile

Our broad appetite includes a wide range of traditional and hard-to-place contracting, light manufacturing and OL&T / premises related exposures that have the following characteristics:

- Low claim frequency
- Moderate exposure to severity
- Focus on accounts under \$15,000 in premium

Risks that fall outside of the defined program qualifications will be referred to our Commercial Casualty Unit for consideration.

AmTrust E&S Online – Simple, Secure, Smart

AmTrust E&S offers the convenience of a direct online underwriting platform designed with broker ease-of-business as its top priority. Rapidly clear, quote and submit business via our secure, state-of-the-art Web portal.

- Transmit an application, upload attachments and add notes with ease for fast underwriting response;
- Intuitive rating and forms-generation engine simplifies workflow, reducing keystrokes and duplicate data entry;
- Integrated underwriting tools and manuals help determine hazards and direct intelligent business decisions;
- “One-Click” submit for in-house underwriter review, real-time conversation box enables brokers and underwriters to communicate quickly and effectively to close business.

Policy Structure

Generally follow ISO, with additional company-specific exclusions and coverage parts; we provide coverage extensions and / or limitations on a manuscript basis.

- ISO Occurrence coverage form: 2007 Edition
- \$1M per occurrence / \$2M aggregate
- Deductibles \$0 to \$5,000
- Minimum premiums generally starting at \$2,500

Our Business Focus

The following are just some of the classes of business written that reflect our broad appetite. Please contact your Select Online underwriter for additional classifications we may consider.

Contracting Risks

- General Contractors
- Masonry, Concrete & Stone
- Carpentry including framing
- Drywall or Wallboard Installation
- Electrical, HVAC and Plumbing
- Landscaping and Irrigation
- Painting – Interior & Exterior
- Wrecking & Demolition Work
- Site Development Contractors, including Land Clearing, Drainage, Excavation & Grading of Land

Habitational & OLT Risks

- Apartments & Dwellings
- Condominiums & HOAs
- Hotels and Motels
- Mobile Home Parks
- Office buildings
- Restaurants & Taverns
- Retail & Convenience Stores
- Strip malls & shopping centers
- Special Events
- Vacant Building & Land

Manufacturers & Distributors

- Automobile Parts, Non-Operating
- Clothing & Accessories
- Dies, Tools and Fixtures
- Electrical Parts & Equipment
- Finished products that are not electrified (Hand tools, containers, furniture, plumbing and heating products)
- Paper, Plastic & Rubber Goods
- Metal Goods
- Office Equipment
- Textiles - Standard & Impregnated



AmTrust E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com

AmTrust E&S Select

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

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.

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Claims Reporting

GLClaims@AmTrustES.com

Loss Run Requests

For producers and customers eligible to receive summary loss information about your account, please submit your request, including the AmTrust E&S policy numbers, on company letterhead to AmTrustESLossRuns@AmTrustGroup.com.

If you are interested in an appointment with AmTrust E&S Select Business or in learning more about our small business products and services, please contact us or visit our website at www.AmTrustES.com.



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



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