

# Claims Capability

At AmTrust, we believe that claims management begins and ends with a focus on our customers' success. Even in the most complex cases, from the initial loss report through claim's resolution, our dedicated, experienced claims professionals will guide you every step of the way.



## Leading Writer

of workers' compensation insurance in the U.S.



## \$24.8 Billion

in total assets



## \$3.5 Billion

in GAAP surplus capital

877.528.7878

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

## Focused On Your Success

By providing strategic claims service – from the initial loss report through claim resolution – our claims team can ensure the best results for every partner and policyholder, every time.

Our claims team has the knowledge and technical expertise to handle the full spectrum of possible claims. This broad experience, coupled with extensive knowledge of the lines of business they serve, allows our team of specialists to deliver customer-oriented, results-driven service, ensuring that the appropriate level of expertise is employed.

## Your Partner Throughout the Process

We recognize that effective claims management is a key element in attracting and maintaining strong client relationships. AmTrust E&S policyholders can expect high-quality service from claims professionals with in-depth experience in investigating, evaluating and negotiating specialty lines claims, allowing us to achieve the best possible resolutions. We provide our customers with a best-in-class claims experience, driven by innovation, transformative technology and excellence in data analytics. We pride ourselves on providing highly effective litigation and claims management, achieving outcomes that distinguish our services.

## The AmTrust Advantages

- A consistent, customer-focused approach to claims management, including prompt insured and broker contact, in-depth claims investigation, effective resolution and defense strategies, and highly experienced litigation management teams
- Extensive in-house expertise; averaging 24 years of industry experience, our adjusters specialize in particular claim types/ industry verticals to ensure optimal results
- Cutting-edge technology, a key to identifying claims trends, developing strategy and achieving efficiencies, adding value to our insureds
- Below-industry case-per-adjuster ratios, enabling our claims team to provide policyholders the attention they deserve

## Protecting Your Rights

Our team is focused on litigation prevention. However, we are prepared to defend and strategically position our policyholders when circumstances dictate. We provide access to an array of resources.

They include:

- A dedicated VP of Claims for E&S, along with a Complex Claims Division, supported by seasoned claims professionals
- A local support network, with 23 claims offices throughout North America
- A nationwide panel of distinguished defense law firms, vendors, consultants and experts, carefully selected based on skill, knowledge of our policyholders' business needs and past litigation performance



- A comprehensive legal billing review program designed to maximize policyholder value while minimizing legal costs

## Putting Technology to Work for Your Business

Our solutions-minded claims team is dedicated to ensuring positive claim outcomes for all our clients. Our predictive analytics allow us to:

- Identify drivers of an unexpected claim development
- Provide data guidance and prioritize processes via loss mitigation strategies
- Identify fraud and subrogation, reducing claim cycle time
- Creative operational efficiencies

## Preventing Fraud, Ensuring Savings

Insurance fraud is an industry-wide problem that directly contributes to the rise in premium rates for business owners. To reduce the likelihood of fraud, our fraud detection unit provides training, both flagging and reviewing all applicable claims. After working closely with internal and external investigators to identify and address claims where fraud is suspected, our team provides detailed reports to the appropriate authorities.

## Why AmTrust E&S

- Small, focused and experienced underwriting team comprised of industry leaders, adept at understanding, handling and supporting complex accounts
- Limited appointments to a select number of brokers provides a competitive advantage and promotes long-term relationships
- Dedicated and experienced claims professionals who work intentionally and aggressively to protect our partners' and policyholders' best interests
- Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial, rated "A-" (Excellent), Financial Size Category XV, Stable Outlook 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](http://www.amtrustes.com).

## How to Report a Claim

It is critical to report incidents, claims and lawsuits as soon as possible. Early reporting enables the casualty claim staff to obtain the necessary information to handle the claim fairly and promptly. In order to streamline the reporting process, we have a variety of ways to contact the Claims Department.

Policyholders are encouraged to continue reporting the First Notice of Loss through normal channels by contacting their Broker for Casualty Claims.

For Brokers, the preferred method of reporting the First Notice of Loss is via our designated email address, set up by line of business and provided below:

### By Email:

General Liability Claims: [GLclaims@amtrustes.com](mailto:GLclaims@amtrustes.com)

Professional Liability Claims: [Professionalclaims@amtrustes.com](mailto:Professionalclaims@amtrustes.com)

### By Mail:

AmTrust North America Claims Department  
P.O. Box 650767  
Dallas, TX 75265-0767

### By Phone or Fax:

Phone: 866.272.9767

Fax: 877.669.9140

*Please note: When sending correspondence via mail or email, please include the policy number and/or claim number.*

## Corporate Contacts

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