

# AmTrust E&S Pro



## Business Overview

AmTrust E&S Pro works exclusively through a limited number of appointed wholesale brokers providing niche insurance solutions for many professionals. Products include errors and omissions (E&O) insurance for lawyers, insurance related service professionals, real estate professionals, financial broker dealers, design professionals, consultants, allied healthcare professionals and other miscellaneous service firms.

## Coverage Highlights & Features

### Capacity

- \$5M in capacity across all products
- Primary and excess attachments considered across all product lines

### Attachment Points and Premium Thresholds\*

- Minimum Premium: \$5,000
- Minimum Retention: \$5,000

*\* Minimum premiums and retentions vary by product and exposure*

### Additional Coverage Features

- Dedicated coverage forms for all major product offerings
- Network Security and Privacy coverage available for all products
- Non-admitted product offerings allow for manuscript language where appropriate
- Built in Disciplinary Proceedings coverage for most classes
- Broad definition of covered Professional Services
- Worldwide coverage territory
- Favorable consent to settle clause
- Discrimination and dishonesty defense
- 90-day automatic reporting provision

## Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted Excess and Surplus brokers.

## Product Portfolio

### Real Estate Professionals E&O

Coverage available for real estate professionals performing residential and commercial sales, leasing, property/project management

### Architects & Engineers Professional Liability

Coverage for wide range of Architectural and Design professionals for broad practice disciplines including architecture, engineering and construction management

### Lawyers Professional Liability

Targeting law firms of 10 or more attorneys that do not fit the box of standard admitted markets; we offer flexible underwriting guidelines for areas of practice and claims history as well as a wide range of options for limits and retentions

### Miscellaneous Professional Liability

Customized E&O coverage for a broad spectrum of non-medical professionals considered harder to place risks as a result of coverage needs, claims history or class of business

### Broker Dealers, Registered Investment Advisors and Registered Representatives

Preferred accounts include firms with fewer than 200 Registered Representatives, revenues of at least \$1M, stable financials, limited exposure to distressed and alternative products and generally less than \$500,000,000 assets under management

### Insurance Agents & Brokers

Coverage for Insurance professionals, including single location general agents, larger retail and wholesale organizations, MGA/MGU/Program managers, placing P&C, LA&H, mutual funds and consulting

### Technology, Media & Cyber Liability

Menu driven coverage for companies selling technology oriented products and services. Separate coverage grants for core liability and cyber liability allow firms with traditional E&O, as well as third-party network and privacy risk exposure to customize coverage

### Allied Medical Professional

Coverage for a wide variety of licensed medical practitioners providing niche, non-invasive medical treatment in outpatient facilities generating annual revenues of \$500,000 and up



AmTrust E&S Insurance Services  
An AmTrust Financial Company

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

# AmTrust E&S Pro

## 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 that is publicly traded on the NASDAQ global market under the symbol AFSI. AmTrust Financial Services has an A.M. Best rating of "A" (Excellent), FSC "XV."

To learn more about our products and services, visit:  
[www.amtrustes.com](http://www.amtrustes.com).

## Corporate Contacts:

AmTrust E&S Insurance Services, Inc.  
101 Arch Street, Suite 1740  
Boston, MA 02110

### David C. Lewis

President

[David.Lewis@amtrustgroup.com](mailto:David.Lewis@amtrustgroup.com)  
857.400.3202

## Key Underwriting Contacts:

### Gene Mason

Senior Vice President  
Professional Lines

[Gene.Mason@amtrustgroup.com](mailto:Gene.Mason@amtrustgroup.com)  
857.300.0440

## Lawyers Professional

### Todd Cusano

AVP Underwriting Manager

[Todd.Cusano@amtrustgroup.com](mailto:Todd.Cusano@amtrustgroup.com)  
860.227.7756

## Design Professionals E&O

### Peter Clough

AVP Professional Lines

[Peter.Clough@amtrustgroup.com](mailto:Peter.Clough@amtrustgroup.com)  
312.519.0210

## Financial Lines

### Cynthia Yousef

AVP Professional Liability

[Cynthia.Yousef@amtrustgroup.com](mailto:Cynthia.Yousef@amtrustgroup.com)  
347.967.7267

## Miscellaneous E&O

### Paul Kilfoyle

Executive Underwriter

[Paul.Kilfoyle@amtrustgroup.com](mailto:Paul.Kilfoyle@amtrustgroup.com)  
303.324.4712

## Submission Mailbox

[ProSubmissions@AmTrustES.com](mailto:ProSubmissions@AmTrustES.com)

## Claims Reporting

[ProfessionalClaims@AmTrustES.com](mailto:ProfessionalClaims@AmTrustES.com)

## Loss Run Requests

[AmTrustESLossRuns@AmTrustGroup.com](mailto:AmTrustESLossRuns@AmTrustGroup.com)

*If you are interested in an appointment with AmTrust E&S or in learning more about our products and services, please contact us or visit our website at [www.amtrustes.com](http://www.amtrustes.com).*



A.M. Best rating of "A"  
(Excellent) FSC XV



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