

Specialty Casualty - Residential Contractors

AmTrust E&S offers customized Primary General Liability programs for a wide array of small to mid-sized residential specialty trade contractors, general contractors and custom home builders. Coverage is offered on a practice- or project-specific basis for contractors engaged in the construction of new buildings and the maintenance, service, repair or remodeling of existing residential structures.



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

Target Risk Profile

Preferred risks include well-managed companies with quality control standards, strong contracts and a low frequency of claims history in the following industry segments:

- Residential renovation and remodeling
- Custom homebuilders
- General contractors and artisans involved in the construction of select multi-family structures, including condos, townhomes in Non-CD states

Coverage Highlights & Advantages

- Commercial General Liability and Products / Completed Operations Liability; ISO coverage form, 2007 Edition
- Occurrence and claims-made coverage triggers available
- Term of project policies
- Identity Recovery Coverage – included no charge
- Employee Benefits Liability
- Primary and non-contributory wording
- Stop Gap Liability
- Waiver of Subrogation
- Additional insureds – wide variety of options including A.I.'s with products / completed operations
- Per project aggregate endorsements, Aggregate caps options of \$3M, \$5M and \$10M available
- Customized coverage extensions for construction risks

Policy Limits / Capacity

- \$1M per occurrence / \$2M general aggregate / \$2M products and completed operations aggregate

Premium & Attachment Thresholds

- Minimum policy premiums generally start at \$10,000 and vary by class of business and territory
- Flexible attachment points: small to moderate deductibles generally starting at \$2,500

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 wholesale brokers.

Targeted Classes / Appetite

The following are just some of the classes of business written that reflect our broad appetite. Underwriting appetite varies based on territory and jurisdiction:

- Carpentry
- Concrete construction
- Demolition
- Drywall & plastering



- Electrical, plumbing & HVAC
- Excavation, grading & site prep
- Fence erection
- Insulation
- Kitchen & bath remodelers
- Landscape, irrigation and drainage systems
- Metal erection: decorative & structural
- Masonry, tile & stone
- Painting: interior & exterior
- Roofing
- Swimming pool construction & maintenance
- Sprinkler installation

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.

Corporate Contacts

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

David C. Lewis

President

David.Lewis@amtrustgroup.com

857.400.3202

Key Underwriting Contacts:

Duffy Koller, CPCU

VP Specialty Casualty

312.715.3026

Duffy.Koller@amtrustgroup.com

Boston

Andy Chaves, CPCU

Director, Underwriting

857.400.3204

Andy.Chaves@amtrustgroup.com

Chicago

Shannon Piotrowski

Director, Underwriting

312.627.1531

Shannon.Piotrowski@amtrustgroup.com

Scottsdale

Jeanne Delatorre

Director, Underwriting

480.296.7550

Jeanne.Delatorre@amtrustgroup.com

Submission Mailbox

Please send new business submissions to:

Submissions@amtrustES.com

Claims Reporting

GLclaims@amtrustES.com

Loss Run Requests

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.

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