

# Specialty Casualty - Real Estate & Habitational

AmTrust E&S Insurance Services Inc. underwrites Primary General Liability insurance for a broad spectrum of small to mid-sized premises risks that do not meet the general underwriting criteria of the standard market. Our strength lies in our experience and flexible underwriting, allowing our underwriters to work collaboratively with you to determine the appropriate combinations of pricing, attachment point and coverage.



**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)

## Target Risk Profile

AmTrust E&S is interested in accounts with the following characteristics:

- Deductibles
- Low claim frequency
- Moderate to higher exposures
- Focus on accounts under \$100,000 in premium

## Coverage Highlights & Advantages

- Commercial General Liability and Products / Completed Operations Liability; ISO coverage form, 2007 Edition
- Identity Recovery Coverage – included no charge
- Employee Benefits Liability
- Stop Gap Liability
- Hired and Non-Owned Auto Liability
- Medical Payments Coverage
- Garagekeeper's Liability
- Assault & Battery Coverage available up to policy limits for acceptable risks
- Primary and non-contributory wording
- Additional insureds by written contract
- Waivers of subrogation

## Policy Limits / Capacity

- \$1M per occurrence / \$2M general aggregate / \$2M products / completed operations aggregate
- Per location endorsements, Aggregate caps options of \$3M, \$5M and \$10M available

## Attachment Points

Attachment points on accounts will vary based on class, exposure and are set to contain frequency

- First dollar coverage considered for acceptable risks
- Deductibles: \$2,500 to \$25,000

## Premium Thresholds

- Minimum policy premiums generally start at \$10,000 and vary by class of business

## 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:



### Habitational

- Apartment building owners or managers
  - Subsidized / independent senior living
  - Cooperative apartments
  - Target 2,500 units or less
- Condo / homeowners associations
  - Including those with higher-risk amenities

### Commercial Property Owners

- Office buildings and industrial parks
- Commercial lessor's risk schedules
- Parking lots / garages
- Warehouses

### Vacant Land and Buildings

- Foreclosed vacant properties
- New construction, not yet occupied
- Properties available for lease, not yet occupied
- Buildings awaiting renovation
- Real estate development property not yet under construction

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

## Corporate Contacts

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Submission Mailbox

Please send new business submissions to:

[Submissions@amtrustES.com](mailto:Submissions@amtrustES.com)

Claims Reporting

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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).

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