

AmTrust 2023 Financial Strength



Who We Are

- AmTrust Executive Risk Organization's team offers our agency and brokerage communities creative and efficient solutions for their clients. We offer management and professional liability options for privately- and publicly- held companies, financial institutions, and lawyers.

How We Operate

- Three divisions: EXEC, FI, and PRO
- Domestic distribution network with strong regional relationships with independent agents, brokers, wholesalers, and MGAs
- Data driven underwriting models, and in-house claims management allow AmTrust to bring leading-edge products to market

Looking Forward

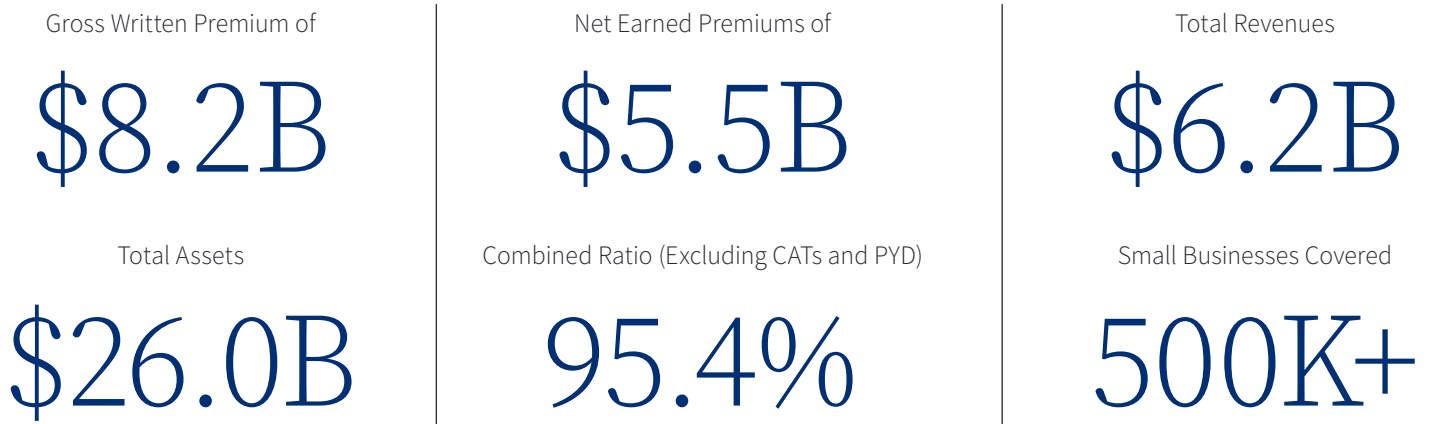
- Continued focus on core business, underwriting discipline, and expense management
- Significant quota share with leading reinsurer Swiss Re on substantial portion of business
- Committed ownership group including the Karfunkel / Zyskind family and Stone Point Capital offers robust capital support, strategic insights, and a deep network of industry relationships

Why Choose AmTrust?

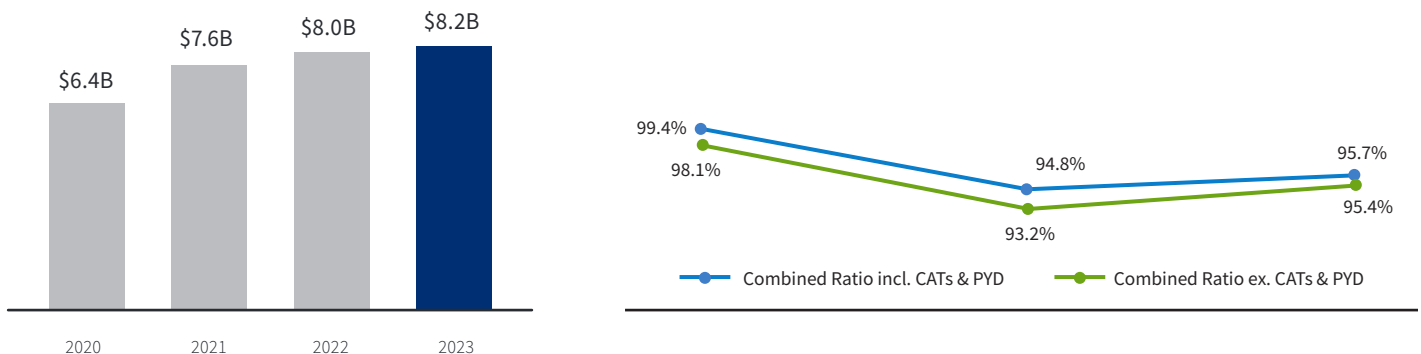
We provide local expertise from a team you can trust, backed by AmTrust's financial strength

- AM Best rated A- (Excellent), FSC "XV," Stable Outlook
- In 2023, gross written premium of \$8.2 billion and total assets of \$26.0 billion

AmTrust 2023 YE



AmTrust Focused Underwriting Strategy



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