



AmTrust
FINANCIAL

www.amtrustfinancial.com

About AmTrust

AmTrust provides insurance protection, warranty programs and risk management expertise to small, middle-market, and large businesses, professional and financial services firms, retailers and manufacturers worldwide.



3rd LARGEST ★★★
WC CARRIER
NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

AmTrust is a global provider in the commercial P&C market and the third largest Workers' Compensation provider in the U.S.

Our small, middle-market, and large business product suite continues to expand with Cyber, BOP, Employment Practices Liability Insurance (EPLI), Package, and other core coverages and capabilities.

AmTrust. A Stronger Agent **Partner.**

Across our businesses, we achieve greater success and reach new heights of creativity and innovation when we work together.

AmTrust's profitable growth globally is driven by strategic expansion of our products and markets. We seek opportunities to serve agents, partners, and clients with our underwriting expertise and a differentiated offering. Our deep commitment to disciplined underwriting ensures we are building a strong and sustainable foundation for future growth and continuing to invest in service and innovation.

Gross Written Premium of

\$9.1B

Net Earned Premiums of

\$5.9B

Total Revenues

\$7.8B

Combined Ratio

95.2%

Total Assets

\$30.1B

Small Businesses Covered

500K+

Commercial P&C Market



AmTrust. A Leading Specialty Insurer With Global Reach

We continue to expand our offerings to help agents and brokers place business more effectively across a full business spectrum, from industry-leading Workers' Compensation to property, BOP, cyber and a growing suite of specialty solutions.

AmTrust combines deep underwriting expertise, a national footprint, exceptional loss control and superior claims handling to support partners serving businesses of all sizes from small to middle-market and large accounts.

We invest in distribution-first capabilities, including intuitive digital submissions, industry-specific programs and flexible appetite across admitted, Excess & Surplus, and Programs platforms.

AmTrust currently works with

6,000+

Agent partners



Solutions for Every Risk

With a growing E&S division and Programs partnership AmTrust gives our distribution partners the breadth, speed and confidence to place risks ranging from straightforward to complex, through one trusted specialty carrier.

Products



Workers' Compensation

AmTrust provides workers' compensation and commercial insurance solutions for businesses of all sizes, from small businesses to middle-market and large accounts. Our coverage is supported by tools and resources to help prevent and minimize the impact of employee injuries. With more than 700 eligible classes and 300 eligible to bind online, AmTrust is the workers' compensation solution for businesses everywhere.



Businessowners Policy

AmTrust offers a competitive Businessowners Policy (BOP) that can be easily tailored to specific risks. Our BOP can be issued as a stand-alone product or as a complement to our Workers' Compensation insurance. Our BOP product not only provides flexible and extensive coverage, it is also highly affordable. Our premiums are highly competitive and we offer discounts for clients in targeted classes when paired with workers' compensation. For our agents, these discounts are major selling points that can help you more effectively attract new policyholders.



Commercial Package

AmTrust collaborates with agents to customize package products that meet each policyholder's specific needs in the operation of their businesses. With the underwriting flexibility of AmTrust behind you, you can offer both general liability and product liability coverage to your customers. Working with AmTrust increases your ability to solve customer problems and create lasting relationships with companies and individuals who require package coverage.

Products



Commercial Auto

AmTrust offers commercial automobile liability and physical damage coverage designed to protect light, medium and heavy vehicles with local and intermediate radius. From commercial and residential contractors to distributors, appliance repair and more, our commercial car insurance covers a variety of industries.



Cyber

AmTrust knows small business, and we recognize that you shouldn't have to be a Fortune 500 company to afford protection against cyber risk. When a cyber event happens, AmTrust stands ready as a trusted partner to help you respond.

Smaller organizations are targeted as frequently as major corporations with cyber threats but often lack access to the expertise and resources that large businesses can draw upon. Cyber insurance from AmTrust gives your business comprehensive financial protection and expert assistance to navigate a broad range of cyber threats to your company's data, operations and reputation.



Umbrella

Protect your clients with an extra layer of confidence through AmTrust Umbrella Insurance. Designed to provide additional liability protection beyond underlying business policies, our Umbrella coverage helps safeguard businesses from high-cost claims and unexpected losses that can exceed primary policy limits.

With flexible coverage options, competitive pricing and the convenience of bundling with AmTrust Workers' Compensation, BOP and other commercial products, agents can offer a more complete risk management solution while helping clients protect what matters most.



Niche Products

AmTrust understands that businesses sometimes face unique risks that require customized insurance policies.



Nonprofit

We cover all nonprofit insurance needs, from workers' compensation and general liability to professional and abuse liability.



Real Estate

From Apartments, to Condos and LROs, AmTrust has extensive experience in all lines of insurance for Real Estate business countrywide.

Specialty Insurance

AmTrust helps organizations in a variety of industries with customized solutions tailored specifically to more bespoke coverage needs.

Specialty Programs

We partner with Program Administrators that have in-depth underwriting knowledge in a chosen industry segment. Our business partners operate with delegated underwriting authority in their segment, and it can be either on a regional or countrywide basis. AmTrust's team of executives have extensive experience and backgrounds in the Specialty Programs arena. We can tailor coverage and utilize both admitted and non-admitted paper, and offer both guaranteed cost and captive program structures.



Excess & Surplus (E&S)

Whether it's for hard-to-place or unusual risks, AmTrust E&S offers our clients a wide range of standard and specialty insurance products through its three primary underwriting platforms: Primary Casualty Brokerage, Unsupported Excess, and Binding Authority.

AmTrust E&S has a team of experienced underwriters throughout the country dedicated to E&S casualty solutions.



Executive Risk

AmTrust Executive Risk's EXEC, Pro, and FI Teams offer our brokerage community creative and efficient solutions for their clients. Our underwriters are empowered to make front-line decisions, so challenging risks are quickly met with a senior decision-maker's attention, experience and authority.

AmTrust Executive Risk makes the simple things truly easy and, more importantly, simplifies the difficult things other carriers with layers of underwriting authority cannot.



Scan to learn more about our **Specialty Insurance** offerings.

Partnership Advantages

The core of our business is to build and partner with our clients to deliver best in class outcomes and results. We deliver outstanding insurance and risk solutions to our clients and partners around the world through innovation, niche expertise, and unparalleled service.

Risk Control

AmTrust's Risk Control team makes it a priority to partner with our policyholders and provide the right safety resources to support the health and safety of your business. From our qualified specialists to extensive online resources, we have the expertise and tools to help you lower risk and strengthen your business. We help our policyholders effectively manage their hazards and create specific risk management solutions.

Client Experience

The Client Experience team ensures an elevated account management experience for our large agents and insureds for the life of their policy. A designated Client Experience Manager will provide clients with a single point of contact and accountability for all service-related needs and value-added-support throughout the life of their policy. Client Experience utilizes claim data and analytics to provide proactive actionable insights. We align the right AmTrust resources and expertise with our clients to deliver a market differentiating client experience.

Claims

Our Claims team incorporates various skillsets and experience with a core focus on ensuring claims are handled accurately and efficiently. By leveraging our comprehensive internal resources, we deliver optimal claim outcomes. Our experienced staff understands that a timely claims conclusion is important for all parties involved. Our claims philosophy is rooted in our overarching commitment to providing our policyholder's high-quality service.

Digital

AmTrust leads the way with innovative digital experiences that allow our partners and customers to quote, bind and manage policies in real-time without human interaction. Our data-driven approach and digital intelligence ensure a frictionless experience that simplifies and streamlines the entire process, passing savings onto our customers. By logging in to AmTrust Online, policyholders can access a wide variety of useful account information, including real-time claims information and billing details.

Financial Rewards

Grow with AmTrust. Independent Agents can earn competitive commissions and access profit-sharing opportunities that reward profitable growth. Our VIP program provides agents the opportunity to share underwriting profits on the best and most profitable accounts you place with us. No other commercial lines insurer offers a similar program to help agents build stronger books of business—and stronger bottom lines.



AmTrust Risk Solutions

ARS Partners with organizations across multiple industries to design and deliver customized insurance, warranty and protection programs that help drive revenue, enhance customer loyalty and manage risk. Backed by the strength of AmTrust Financial, ARS combines underwriting expertise, operational scale and a partnership-first approach.

Over

400 million

Contracts served

Why ARS?

Flexible Solutions

Programs tailored to your business, risk appetite and growth strategy.

True Partnership

Direct access to experienced decision-makers, responsive service, and transparent communication.

Proven Experience

More than 26 years of specialty risk program expertise.



Market Segments

AmTrust Risk Solutions partners with companies across a variety of industries to create protection programs that guard against risks, deepen customer loyalty and grow revenues.

- Property Protection
- Home Protection
- Travel & Events
- Consumer Products
- Auto, Heavy Equipment & Recreational



Scan to learn more about **AmTrust Risk Solutions.**

International



AmTrust International has a strong and growing presence across the globe, covering diverse, specialized areas.

Global Expertise, Local Experience

AmTrust International continues to deliver steady, profitable growth as a leading specialty carrier across six core product areas: Warranty, Legal Expenses, Medical Malpractice, Professional Lines, Property, and Mortgage & Credit. Supported by a strong distribution network of specialized MGAs and long-standing broker partnerships across the UK, Europe, and international markets, we expanded both our geographic reach and product capabilities during the year. Our Legal Expenses business entered Canada and Australia, our Warranty business grew through new partnerships in Poland and Germany, and in Italy we maintained our leadership in Medical Malpractice while broadening solutions for lawyers and other professionals.

Key Lines of Business

AmTrust International combines insurance, distribution, and service expertise to deliver consistent value through a diversified portfolio of low-volatility insurance products and a long-term approach.

- Medical Malpractice (Italy)
- Legal Expenses (UK)
- Property
- Professional Indemnity
- Mortgage & Credit Programs
- Warranty

AmTrust International spans

8 countries

with over 20 offices



Scan to learn more about **AmTrust International**.



AmTrust
FINANCIAL

59 Maiden Lane, 43rd Floor
New York, NY 10038
212.220.7120