



December 15, 2015

AmTrust Financial Services, Inc. Announces Two-for-One Stock Split

NEW YORK, Dec. 15, 2015 (GLOBE NEWSWIRE) -- AmTrust Financial Services, Inc. (Nasdaq:AFSI) ("the Company" or "AmTrust") announced today that its Board of Directors approved a two-for-one stock split of the Company's outstanding common stock. The split will be implemented by way of a 100% stock dividend payable on February 2, 2016 to shareholders of record at the close of business on January 19, 2016. Each shareholder will receive an additional share of common stock for each share held as of the close of business on the record date.

"We are pleased to announce this two-for-one stock split, which is a reflection of the Board of Directors and management's continued confidence in the profitable growth and future success of the Company," said AmTrust Financial Services, Inc. President and CEO, Barry Zyskind. "The stock split is a continued commitment to increasing shareholder value by improving the liquidity in our common shares and creating an attractive stock price for a wider range of investors."

Upon completion of the split, the outstanding shares of AmTrust's common stock will increase to approximately 176 million based on the outstanding shares as of December 14, 2015. The Company expects its common stock to begin trading at the split-adjusted price on February 3, 2016.

About AmTrust Financial Services, Inc.

AmTrust Financial Services, Inc., a multinational insurance holding company headquartered in New York City, offers specialty property and casualty insurance products, including workers' compensation, commercial automobile, general liability and extended service and warranty coverage through its primary insurance subsidiaries rated "A" (Excellent) by A.M. Best. For more information about AmTrust, visit www.amtrustgroup.com, or call AmTrust toll-free at (855) 327-2223.

Forward Looking Statements

This news release contains "forward-looking statements" that are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. The forward-looking statements are based on the Company's current expectations and beliefs concerning future developments and their potential effects on the Company. Actual results may differ materially from those expressed or implied in these statements as a result of significant risks and uncertainties, including, but not limited to, non-receipt of expected payments from insureds or reinsurers, changes in interest rates, a downgrade in the financial strength ratings of our insurance subsidiaries, the effect of the performance of financial markets on our investment portfolio, the amounts, timing and prices of any share repurchases made by us under our share repurchase program, our estimates of the fair value of our life settlement contracts, development of claims and the effect on loss reserves, accuracy in projecting loss reserves, the cost and availability of reinsurance coverage, the effects of emerging claim and coverage issues, changes in the demand for our products, our degree of success in integrating acquired businesses, the effect of general economic conditions, state and federal legislation, regulations and regulatory investigations into industry practices, risks associated with conducting business outside the United States, developments relating to existing agreements, disruptions to our business relationships with Maiden Holdings, Ltd., National General Holding Corp., ACP Re, Ltd., or third party agencies and warranty administrators, breaches in data security or other disruptions involving our technology, heightened competition, changes in pricing environments, and changes in asset valuations. The forward-looking statements contained in this news release are made only as of the date of this release. The Company undertakes no obligation to publicly update any forward-looking statements except as may be required by law. Additional information about these risks and uncertainties, as well as others that may cause actual results to differ materially from those projected, is contained in the Company's filings with the Securities and Exchange Commission, including its annual report on Form 10-K and its quarterly reports on Form 10-Q.

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