

Amtrust Financial Services, Inc.  
Form 8-K  
November 28, 2007

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

**FORM 8-K**

**CURRENT REPORT**

**Pursuant to Section 13 OR 15(d) of the Securities Exchange Act of 1934**

Date of Report (Date of Earliest Event Reported)      November 27, 2007

AmTrust Financial Services, Inc.

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(Exact name of registrant as specified in its charter)

|   |  |   |
|---|--|---|
| Delaware<br>(State or other jurisdiction<br>of incorporation)   | 001-33143<br>(Commission<br>File Number) | 04-3106389<br>IRS Employer<br>Identification No.) |
| 59 Maiden Lane, 6 <sup>th</sup> Floor, New York, New York<br>(Address of principal executive offices) | 10038<br>(Zip Code)                      |   |
| Registrant's telephone number, including area code  | (212) 220-7120                           |   |

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(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.133-4 (c))
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Item 7.01 REGULATION FD DISCLOSURE

On November 27, 2007, AmTrust Financial Services, Inc. (AmTrust) presented an overview of AmTrust's operations at the 2007 Friedman Billings Ramsey (FBR) Capital Markets Investor Conference. A copy of the presentation is attached as Exhibit 99.1 hereto.

The information furnished in this report on Form 8-K shall not be deemed "filed" for purposes of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall such information be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended.

Item 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

- (a) Not applicable.
- (b) Not applicable.
- (c) Not applicable.
- (d) Exhibits.

Exhibit Number Description

99.1 Presentation to the 2007 Friedman Billings Ramsey (FBR) Capital Markets Investor Conference.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

AmTrust Financial Services, Inc.

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(Registrant)

Date November 28, 2007

/s/ Ronald Pipoly

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Ronald Pipoly  
Chief Financial Officer