



DIVISION OF  
CORPORATION FINANCE

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

March 14, 2018

Adam Karkowsky  
Executive Vice President and Chief Financial Officer  
AmTrust Financial Services, Inc.  
59 Maiden Lane  
43rd Floor  
New York, New York 10038

**Re: AmTrust Financial Services, Inc.**  
**Form 10-K for the Fiscal Year Ended December 31, 2016**  
**Filed April 4, 2017**  
**File No. 001-33143**

Dear Mr. Karkowsky:

We have completed our review of your filing. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Division of Corporation Finance  
Office of Healthcare & Insurance