

Amtrust Financial Services, Inc.  
Form 8-K  
November 22, 2006

**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 22, 2006

AmTrust Financial Services, Inc.

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(Exact name of registrant as specified in its charter)

Delaware (State or other jurisdiction of incorporation)	001-33143 (Commission File Number)	04-3106389 IRS Employer Identification No.)
59 Maiden Lane, 6 <sup>th</sup> Floor, New York, New York (Address of principal executive offices)		10038 (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

All of the information furnished in Items 7.01 and 9.01 of this report, including the accompanying exhibit, is being furnished and shall not be deemed to be “filed” for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise and shall not be incorporated by reference in any filing under the Securities Act of 1933, as amended, except to the extent expressly set forth by specific reference in such filing.

On November 22, 2006, AmTrust Financial Services, Inc. issued a press release announcing that the Company’s senior management will present a business update at the Friedman Billing Ramsey Investor Conference on November 29, 2006 at 10:45 a.m. Eastern Time at the Grand Hyatt Hotel in New York City. A copy of the press release is attached as Exhibit 99.1 to this Form 8-K and is incorporated by reference to this Item 7.01 as if fully set forth herein.

Item 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

Number	Description
99.1	Copy of press release dated November 22, 2006 announcing AmTrust Financial Service, Inc.’s presentation at Friedman Billings Ramsey Investor Conference.

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.  
(Registrant)

Date: November 22, 2006

/s/ Stephen Ungar

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Stephen Ungar  
Secretary