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Saxon Mich Form 4 January 19,										
FORM	ЛД							OMB AF	PPROVAL	
	CURITIES A Washington		OMMISSION	OMB Number:	3235-0287					
Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b). StateMent of CHANGES IN BENEFICIAL OWNERSHIP SECURITIES SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 19 Section 17(a) of the Public Utility Holding Company Act of 1935 or So 30(h) of the Investment Company Act of 1940						Act of 1934, 1935 or Section	Estimated average burden hours per response 0.5			
(Print or Type	Responses)									
Saxon Michael J Symbol			ntrust Financi]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
	RUST FINANCIA 5, INC., 59 MAID	(M AL 01	Date of Earliest T onth/Day/Year) /17/2012	ransaction			Director _X Officer (give below) Chief O		o Owner er (specify eer	
NEW YOR	(Street) RK, NY 10038		f Amendment, D ed(Month/Day/Yea	-	1	-	5. Individual or Joi Applicable Line) _X_ Form filed by O Form filed by M Person	ne Reporting Pe	rson	
(City)	(State)	(Zip)	Table I - Non-	Derivative	Secur	ities Acqu	ired, Disposed of,	or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		Code (Instr. 8)	omr Dispos (Instr. 3, 4	ed of (4 and 5 (A) or	(D) 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6.7. NatureOwnershipIndirectForm:BeneficialDirect (D)Ownershipor Indirect(Instr. 4)(I)(Instr. 4)		
Common Stock (1)	01/17/2012		Code V M	Amount 12,000	(D) A	Price \$ 7	53,291	D		
Common Stock (2)	01/17/2012		F	5,171	D	\$ 24.1	48,120	D		
Common Stock (2)	01/17/2012		F	1,024	D	\$ 24.504	47,096	D		
Common Stock (2)	01/18/2012		F	80	D	\$ 24.548	47,016	D		
	01/18/2012		F	100	D		46,916	D		

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Comn	non
Stock	(2)

\$ 24.582

N I *A* **I**

01/19/2012

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
 (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactio Code (Instr. 8)	5. Number of onDerivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and A Underlying S (Instr. 3 and	Securities
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option	\$7	01/17/2012		М		12,000	02/09/2007	02/09/2016	Common Stock	12,000

Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Othe			
Saxon Michael J C/O AMTRUST FINANCIAL SERVICES, INC. 59 MAIDEN LANE, 6TH FLOOR NEW YORK, NY 10038			Chief Operating Officer				
Signatures							

Signatures

/s/ Catherine L. Miller, Attorney-in-Fact for Michael J. Saxon

**Signature of Reporting Person

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) The transactions reported in this Form 4 were effected pursuant to a Rule 10b5-1 trading plan adopted by the reporting person on September 19, 2011.
- (2) Shares withheld to satisfy income tax withholding liabilities and payment of the option exercise price.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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