



About IAT

IAT Insurance Group (IAT) is a specialty insurance company headquartered in Raleigh, North Carolina, providing a wide range of property and casualty insurance products to meet the needs of individuals and businesses. IAT consists of seven operating divisions, each sharing the same quality standards, commitment to service and innovation, and overall mission of excellence. As an organization, we leverage our experienced leadership, sound analytics, proven operating platforms and extensive risk capabilities across the entire enterprise to deliver specialized, sustainable solutions for our customers. IAT has offices throughout the country and nearly 1,000 employees. Our financial strength, scale and private ownership allows IAT to act strategically and remain nimble in an ever-changing marketplace.

OUR VALUES

- Honesty with Integrity
- Ownership (think and act like an owner)
- Accountability to high standards
- Treat people with dignity and respect
- Transparency - leave ego at the door
- Collaboration & Teamwork

IAT's business units include Commercial Transportation, Excess Casualty Mid-Market, IFIC Surety, Inland Marine, Specialty, Programs, and Assumed Reinsurance.

The IAT Insurance Group operating companies are:

- Acceptance Casualty Insurance Company
- Acceptance Indemnity Insurance Company
- Commercial Alliance Insurance Company
- Harco National Insurance Company
- Occidental Fire & Casualty Company of North Carolina
- Service Insurance Company
- TransGuard Insurance Company of America, Inc.
- Wilshire Insurance Company

All companies are rated A- by A.M. Best.



OUR VISION

We provide peace of mind to our customers as a recognized leader in the specialty property casualty insurance industry.

OUR MISSION

Through superior financial strength and deep expertise in the industries we serve, we provide specialized insurance products and services unique to the needs of our customers.

Business Units

ASSUMED REINSURANCE

A quoting market for all treaty classes of property and casualty lines, IAT Re supports proportional and non-proportional reinsurance for domestic and international clients.

COMMERCIAL TRANSPORTATION

As one of the largest insurers for the transportation industry, IAT Transportation offers a broad array of competitive products and loss control services to meet the unique needs of the industry. Common coverages include auto liability and occupational accident coverages.

EXCESS CASUALTY MID-MARKET

IAT Excess Casualty Mid-Market focuses on providing tailored solutions for surplus lines risks seeking excess and umbrella coverage. Our focus is on the commercial middle-market segment, but we also offer flexibility to cover both smaller and larger accounts.

IFIC SURETY

As one of the largest domestic Surety carriers, International Fidelity Insurance Company (IFIC) provides Surety products to Construction and Non-Construction companies and individuals. Our primary focus includes small to mid-sized Contractor (GC's/Subs/Engineering/Heavy Highway) Performance and Payment Bond obligations as well as a comprehensive offering of Compliance, Probate, Financial Guarantee, Customs, Commercial Contract and other obligations to a variety of industries as well as individuals.

INLAND MARINE

IAT Inland Marine focuses on providing insurance for all traditional lines of inland marine such as builders' risk, contractors' equipment, fine art, motor truck cargo and property. We apply our unique expertise to deliver flexible, innovative and high quality insurance solutions.

"We provide solutions to specific niches in the marketplace"

- Bill Cunningham, CEO

PROGRAMS

IAT Programs welcomes a wide array of business and can facilitate capacity for new or existing markets. We offer customized products and broad risk appetite for admitted and non-admitted business for profitable programs with premium volumes in excess of \$5 million.

SPECIALTY

IAT Specialty is a leading and trusted provider of commercial insurance for general liability, property, garage liability and excess/umbrella, plus ancillary coverages. We offer a broad risk appetite for more complex risks that standard markets may not insure.

OUR CLAIMS SERVICE

- 24/7 claims reporting
- Dedicated transportation claims adjusters
- National network of heavy equipment appraisers
- Internal Special Investigations Unit (SIU)
- Mobile windshield replacement program
- Experienced Subrogation and Salvage claims unit
 - Centralized recovery focus and single point of contact
 - Diligent, timely pursuit against responsible parties in subrogation claims



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