

# Excess and Surplus

## Primary Casualty



IAT's Primary Casualty team specializes in offering tailored solutions for Surplus Lines Risks for Primary, General Liability accounts. With an experienced group of underwriters, our goal is to provide unique solutions. Our focus is on the commercial middle-market segment, but we also offer flexibility to cover both smaller and larger accounts.

### Features & Capabilities

- Surplus Lines Market in all 50 States and D.C.
- Limits of \$1M/\$2M/\$2M for most risks
- Higher limits available for select risks
- Occurrence and Claims-Made forms available
- Deductible options ranging from \$2,500 - \$25,000
- Targeting risks averaging \$50,000 in premium
- Minimum premium of \$15,000 for new business dependent on class.

### Target Classes of Business

Primary Casualty is targeting Casualty risks with low exposure to frequency and a moderate exposure to severity. Classes of business we entertain include, but are not limited to the following:

Products	Contractors <i>(limited new residential construction)</i>
Consumer Goods	Commercial General Contractor
Farm Machinery and Related Equipment	General Contractors - Practice and Project Specific
Household Appliances Manufacturers and Distributors	Installation/Service/Repair Operations
Machinery, Construction Equipment and Tool Mfg.	Service Contractors Janitorial Services, Security Services
Medical Goods - Non Invasive	Trade/Artisan
Sporting Goods Manufacturers <i>(excluding helmet manufacturers)</i>	<b>Hospitality</b>
<b>Premises/Operations Risk</b>	Bars/Taverns
Commercial OL&T Including Vacant Building and Warehouses	Catering Hall
Mercantile Exposures	Hotel/Motel
Shopping Center	Restaurants

### Unacceptable Classes

Critical Auto and Aircraft Parts	Adult Care Living Facilities	Tobacco and Cannabis Products
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Primary Casualty

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## Forms

We utilize the latest versions of ISO General Liability forms (including Additional Insured forms) along with company specific forms. Coverage is provided on a non-admitted basis.

## Submission Details

Please provide the following: Standard ACORD application, relevant supplemental application, 5 years of loss history, and premium target. We accept submissions within 90 days of the renewal date.

[quotes.primary@iatinsurance.com](mailto:quotes.primary@iatinsurance.com)

Send a copy of the submission to your underwriter.

## Responsive Claims Unit

Our quick response teams provide quality and efficient service to keep your business running smoothly.

- 24/7 claims reporting
- Dedicated and specialized adjusters
- National network of heavy equipment appraisers
- Internal Special Investigations Unit (SIU)
- Centralized recovery focus and single point of contact
- Diligent, timely pursuit against responsible parties in Subrogation claims

## About IAT

IAT Insurance Group is a property-casualty insurance and surety carrier. Our Family of Answers<sup>®</sup> works diligently with our business partners and policyholders to deliver Insurance Answers Together<sup>®</sup> (IAT). IAT partners with agents and brokers to offer specialty insurance products to meet the needs of individuals and businesses alike. Our independent ownership and financial stability allow us to focus on long-term results. With an extensive and ever-growing portfolio of insurance products, we work closely with agent and broker partners to find the right solutions to help them compete both today and into the future.

### Meet the Underwriting Team

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