



IAT Excess & Surplus is a leading and trusted provider of commercial insurance for General Liability and Property coverage. E&S policies are issued through IAT Insurance Group companies rated A- X by AM Best, including: Acceptance Casualty, Acceptance Indemnity Insurance Company, Wilshire Insurance Company and Occidental Fire & Casualty.

IAT's Primary Casualty team specializes in offering an excellent combination of coverage and price for Primary, General Liability accounts. With an experienced group of underwriters, our goal is to provide unique solutions tailored for our appointed wholesale brokers.

COVERAGE FEATURES

- Limits of \$1M Occurrence/\$2M Aggregate for most risks
- Higher limits available for select risks
- Occurrence and Claims-Made forms available
- Deductible options ranging from \$2,500 - \$25,000
- First-dollar capabilities available for select risks
- Targeting risks averaging \$25,000 in premium
- Minimum premium of \$7,500 for new business dependent on class.

TARGET CLASSES

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:

- Consumer Goods
- Medical Goods - Non Invasive
- Machinery Manufacturing
- Installation/Service/Repair Operations
- Sporting Goods Manufacturers
- Commercial and Specialty Contractors
- Property Owners including Vacants
- Mercantile Exposures
- Unique and Unusual Risks
- Accounts with Losses
- New Ventures

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.

CLASSES WE AVOID

Snow removal contractors; New residential construction; Critical auto and aircraft parts; Tobacco and cannabis products.

TERRITORY

Risks located within the United States.

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.



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 (IAT) is a privately held 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. 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.

MEET THE UNDERWRITING TEAM

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TO LEARN MORE ABOUT IAT, VISIT www.iatinsurance.com