



INSURANCE GROUP

Excess and Surplus

EXCESS CASUALTY

IAT Excess Casualty 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.

OUR IAT TEAM

Our team of sound, disciplined underwriters are backed by a combined 125 years of industry knowledge, expertise and experience. We are here to help you place your excess liability or commercial umbrella risk with quality, care and commitment you can count on.

COVERAGE FEATURES

- Surplus lines market in all 50 states and D.C.
- Up to \$10M limits
- Will participate in first \$50M excess of primary
- Follow Form Excess and Umbrella Liability coverage forms
- A- XI AM Best Rating



TARGET CLASSES

CONTRACTORS

- Commercial General Contractors
- General Contractor Project – Specific Risks
- CCIP/OCIP Wrap-Ups
- Trade/Artisan

HOSPITALITY

- Restaurants
- Catering Halls
- Bars/Taverns
- Bed & Breakfasts

PRODUCT MANUFACTURING

- Industrial Machinery Manufacturing
- Farm Machinery and Related Equipment
- Construction Equipment
- Furniture Manufacturing
- Household Appliance Manufacturers and Distributors

COMMERCIAL AUTO LIABILITY

- Moving & Storage
- Contractor Fleets
- Recycling & Waste Haulers
- Manufacturer & Distributor Fleets

PREMISE RISKS

- Commercial Buildings
- Shopping Centers
- Hotels/Motels
- Apartment Buildings

RESPONSIVE CLAIMS SERVICE

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

OUR IAT TEAM

IAT Insurance Group (IAT) is a privately-held property and casualty insurance company in Raleigh, North Carolina providing a wide range of specialized insurance and surety 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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