



INSURANCE GROUP

Excess and Surplus

ARTISAN CONTRACTORS

IAT's Excess and Surplus Binding Authority division offers over 100 Artisan Contractor classifications for you to quote and bind without underwriting approval in Unity. Our experienced Underwriters are able to review and approve tougher classifications based on individual risk characteristics, with the goal of helping you write more business with IAT. Take a look at some of our highlighted classifications:

TARGETED AND PREFERRED RISKS

- 91341 Carpentry Interior
- 91523 Cleaning – Outside Surfaces
- 92478 Electrical Work – Within Buildings
- 97047 Landscape Gardening
- 97050 Lawn Care
- 97650 Metal Erection – Decorative or Artistic
- 98304 Painting Exterior
- 98305 Painting Interior
- 99746 Tile Stone Marble Mosaic

COMPETITIVE PRICING AND TERMS

- \$2M/ \$2M limits available
- Up to \$1,000,000 in gross receipts
- Up to \$500,000 in payroll
- Valid license in place
- Adequately insured sub-contractors with written contracts
- 5+ years in trade experience
- Per project aggregate available up to \$5M

REMODELERS-CODE 95625A

To qualify they must perform three or more eligible trades

- \$600 minimum premium (exception FL \$1,000, NY \$2,500)
- Blanket forms automatically included: AI-Primary & Non-Contributory, Waiver of Subrogation, AI-Owners, Lessees or Contractors
- PCG1622 includes over 15 non-structural classifications
- Mandatory forms for remodelers auto-populates to the quote and policy

RESIDENTIAL CONSTRUCTION*

- \$600 minimum premium (exception FL \$1,000, NY \$2,500)
- Blanket AI endorsements available
- 10 unit residential limitation
- \$0 deductible options available for select classes

**New Residential ineligible in AZ, CO, FL, NV, SC and TX*

*** All Residential ineligible in CA*

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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