

IAT's Excess and Surplus Binding Authority division offers flexible solutions for complex property risks across Texas. With expanded authority and the ability to write monoline property, we're opening the door to new opportunities, and our team is ready to help you protect a wide range of risks.



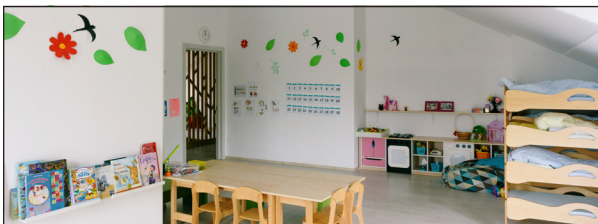
**Apartment**

Type	Limit	Location
Package	\$4.5M	San Angelo



**Church**

Type	Limit	Location
Monoline	\$4M	Dallas



**Commercial Daycare**

Type	Limit	Location
Package	\$3M	Austin



**Commercial Gym**

Type	Limit	Location
Monoline	\$3M	Houston



**LRO Grocery Store**

Type	Limit	Location
Package	\$2.75M	Dallas



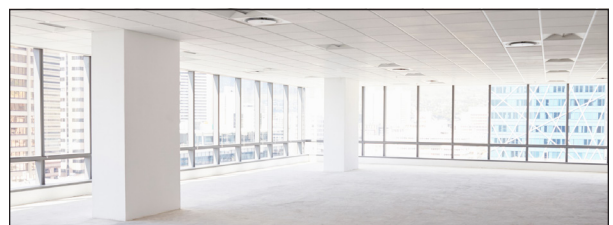
**LRO Schedule**

Type	Limit	Location
Package	\$10M	San Antonio



**LRO Strip Center**

Type	Limit	Location
Package	\$3M	Fort Worth



**Vacant Building**

Type	Limit	Location
Package	\$6M	Taylor

# Agent Authority Limits

Property-Limit Any One Location								
Construction Type	PC 1-3		PC 4-6		PC 7 & 8		PC 9 & 10	
	100% Fire Sprinklered	Non Sprinklered	100% Fire Sprinklered	Non Sprinklered	100% Fire Sprinklered	Non Sprinklered	100% Fire Sprinklered	Non Sprinklered
ISO 1 (Frame)	\$2.5m	\$2.0m	\$2.5m	\$1.75m	\$1.5m	\$750k	\$500k	\$100k
ISO 2 (JM)	\$2.5m	\$2.0m	\$2.5m	\$1.75m	\$1.5m	\$750k	\$500k	\$100k
ISO 3 (NC Steel)	\$2.5m	\$2.0m	\$2.5m	\$2.0m	\$1.25m	\$750k	\$500k	\$250k
ISO 4 (MNC)	\$3.5m	\$3.0m	\$3.0m	\$2.5m	\$1.25m	\$1.25m	\$500k	\$250k
ISO 5 & 6 (MFR, FR)	\$5.0m	\$3.0m	\$3.5m	\$2.5m	\$1.5m	\$1.25m	\$500k	\$250k

## Top 10 TX Classes

- ✓ 61217 – LRO
- ✓ 60010 – Apartments
- ✓ 68500 – Townhome Associations
- ✓ 63010 – Dwellings – one family
- ✓ 13673 – Grocery Stores
- ✓ 11039 – Caterers/Food Trucks
- ✓ 13454 – Gasoline Stations
- ✓ 41715 – Daycares
- ✓ 16910 – Restaurants
- ✓ 44311 – Health or Exercise Clubs
- ✓ 62003 – Condo Assoc



Scan for details on  
Binding Authority

Visit [iatinsurancegroup.com](https://iatinsurancegroup.com) for more