

Excess and Surplus Binding

Texas Property Highlights

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

Working in partnership with



Insurance Answers *Together*®

Agent Authority Limits

Construction Type	Property-Limit Any One Location								
	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



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