

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.



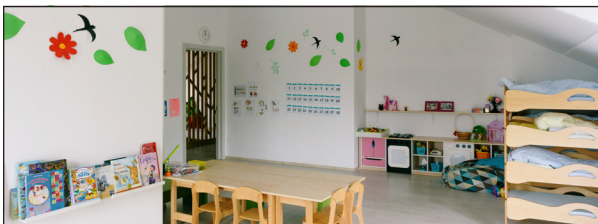
Apartment

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



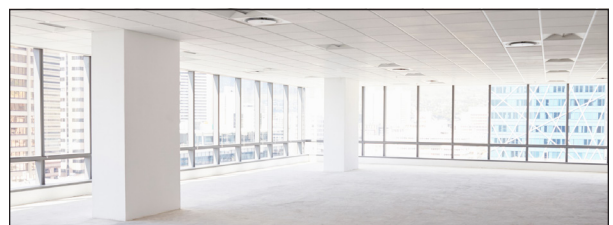
LRO Schedule

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



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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

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