IAT Insurance Group

# Excess and Surplus

## *Binding Overview*



IAT's Binding team focuses on specialized insurance products that are offered through agents and include General Liability, Liquor Liability, and Property. Our partners have authority to quote, bind and issue policies on behalf of IAT. We can offer limits up to $2M occurrence and $2M aggregate for Liability. Property limits are typically up to $10M per location and $15M per policy dependent on spread of risk, location, and occupancy. We utilize the latest versions of ISO property and general liability forms, including additional insured forms, along with company-specific forms.

## Features & Capabilities

- Experienced underwriting team offering tailored coverage solutions
- Full package capabilities, including General Liability, Liquor Liability, and Property
- Competitive property appetite with higher limits than many E&S carriers
- Available in all 50 states on non-admitted (E&S) paper
- Unity platform enables seamless rate, quote, bind, and issue - with integrated third-party data (ITV, crime score, distance to coast)
- Dynamic risk tiering model for more competitive and accurate pricing

## Target Classes of Business

**Artisan Contractors**
- Carpentry
- Cleaning
- Painting
- Handymen/Remodelers

**LRO**
- Shopping Centers
- Mercantile
- Light Warehousing

**Manufacturing & Distributor Risks**
- Food Products Manufacturing
- Boxes or Container Manufacturing
- Sign Manufacturing
- Brush or Broom Manufacturing
- Wax or Wax Products Manufacturing

**Habitational**
- Apartments
- Dwellings
- Condos

**Restaurants**
- Restaurants with Table Service
- Caterers/Food Trucks
- Liquor (30% or less alcohol)

**Miscellaneous**
- Convenient Stores
- Daycares

**Scan for details on Binding Authority**

**Visit iatinsurancegroup.com for more**

## Insurance Answers Together

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.

## Claims

Our quick response team provides quality and efficient service to keep your business running smoothly.

- 24/7 claims reporting
- Dedicated and specialized Claims 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

To report a claim or check the status of a claim, call **866.576.7971** or visit https://www.iatinsurancegroup.com/claims-center

| Meet the Binding Team | |
|---|---|
| **Ben McDonald**<br>*VP, Underwriting*<br>ben.mcdonald@iatinsurance.com | |
| **Lisa M. Thomas**<br>*AVP, Underwriting*<br>lisa.m.thomas@iatinsurance.com | **Chris Holland**<br>*AVP, Underwriting*<br>chris.holland@iatinsurance.com |
| **Catherine Gammicchia**<br>*Senior Underwriter*<br>catherine.gammicchia@iatinsurance.com | **Cassandra Cross**<br>*Senior Underwriter*<br>cassandra.cross@iatinsurance.com |
| **Nathan Cortez**<br>*Senior Underwriter*<br>nathan.cortez@iatinsurance.com | **Caroline Quinn**<br>*Underwriter*<br>caroline.quinn@iatinsurance.com |
| **Chris Ndei**<br>*Associate Underwriter*<br>chris.ndei@iatinsurance.com | |