



Insurance Answers Together



IAT Insurance Group (IAT) is a specialty insurance company headquartered in Raleigh, North Carolina, providing a wide range of property, casualty and surety products to meet the needs of individuals and businesses. IAT consists of eight operating divisions, each sharing the same quality standards, commitment to service and innovation, and overall mission of excellence. 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. IAT has offices throughout the country and nearly 1,000 employees. Our financial strength, scale and private ownership allows IAT to act strategically and remain nimble in an ever-changing marketplace.

Our Vision

We provide peace of mind to our customers as a recognized leader in specialty property-casualty insurance and surety.

Our Mission

Through superior financial strength and deep expertise in the industries we serve, we provide surety and specialized insurance products and services unique to the needs of our customers.

Our Values

- Honesty with Integrity
- Ownership (think and act like an owner)
- Accountability to high standards
- Treat people with dignity and respect
- Transparency - leave ego at the door
- Collaboration & Teamwork

The IAT Insurance Group operating companies are:

- Acceptance Casualty Insurance Company
- Acceptance Indemnity Insurance Company
- Harco National Insurance Company
- Occidental Fire & Casualty Company of North Carolina
- TransGuard Insurance Company of America, Inc.
- Wilshire Insurance Company

All companies are rated A- by A.M. Best.



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IAT Insurance Group

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Business Units

Reinsurance

A quoting market for all treaty classes of property and casualty lines, IAT Re supports proportional and non-proportional reinsurance for domestic and international clients.

Commercial Transportation

As one of the largest insurers for the transportation industry, IAT Transportation offers a broad array of competitive products and loss control services to meet the unique needs of the industry. Common coverages include auto liability and occupational accident coverages.

Excess & Surplus

IAT Excess & Surplus is a leading and trusted provider of commercial insurance for Primary and Excess Liability, and with Binding Authority for General Liability and Property coverage. E&S policies are issued through IAT Insurance Group companies rated A- X by AM Best.

Homeowners

Our dependable, highly rated residential property insurance is available in 14 states through our partnership with SageSure, an innovation-focused insurance and technology company specializing in underserved property markets. SageSure partners with a network of insurance agents and brokers to offer competitively priced insurance products on behalf of its carrier partners.

Inland Marine, Property & Aviation

IAT's Inland Marine, Property and Aviation unit provides a wide range of comprehensive coverage solutions. We offer the ability to customize a solution for a particular risk or problem with responsive service and efficient decision-making. We apply our unique expertise to deliver flexible, innovative and high-quality insurance solutions.

Management Liability

ML Pro Plus offers management liability coverage to private and not-for-profit companies, including Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability, Fidelity Insurance (Commercial Crime), and Cyber Liability. These coverages are written on Harco National Insurance Company paper and are admitted in all 50 states.

Surety

As one of the largest domestic Surety carriers, IAT Surety provides Surety products to Construction and Non-Construction companies and individuals. Our primary focus includes small to mid-sized Contractor (GC's/Subs/Engineering/Heavy Highway) Performance as well as a comprehensive offering of Compliance, Probate, Financial Guarantee, Customs, Commercial Contract and other obligations to a variety of industries as well as individuals.

Claims Service

- 24/7 claims reporting
- National network of heavy equipment appraisers
- Internal Special Investigations Unit (SIU)
- Experienced Subrogation and Salvage claims unit
 - Centralized recovery focus and single point of contact
 - Diligent, timely pursuit against responsible parties in subrogation claims

“ We provide solutions to specific niches in the market place. ”

- Bill Cunningham, CEO



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