

SAPPHIRE

S u m m i t

Aviation

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Discussion Overview

- Where IAT Aviation fits in the market
- Market conditions
- Where we want to grow
- System investment
- New product
- Partnership

Where Does IAT Aviation Fit in the Market

Middle-Market Focused

Limits Available

- 50mil Liability
- 10mil Hull

Light Aviation

- Piston Pleasure and Business
- Owner/Pro Flown Turbine
- Managed Fleets
- Commercial Operations
 - Flight Schools
 - Repair and Service
- Quota Share
 - Lead / Follow

We listen and deliver:
Higher Limits
Lead Market Capability

Marketplace Conditions

New Market Entrances:

- Eiger
- Rockstone
- Beacon
- Mach 2
- Class A
- 5X5

Recognition of Softening Rates

- Slower drop on some uses / some models
- Market feels like it is starting to stabilize

System Investment

Flight Deck

- Continued Stabilization
- Enhanced Features: Ex. Incident / Accident

The screenshot displays the Flight Deck software interface. At the top left is the logo for 'FD IAT FLIGHT DECK'. On the top right, there are options for 'English' and 'IAT\ADMIN'. A blue banner across the top reads 'EMPOWERING AVIATION INSURANCE SOLUTIONS'. Below this, a navigation bar shows 'Select Quote:' followed by 'Alt-01 > Quote: 1046164 > Status: Submission in Progress > Created: 3/27/2026 10:16 AM UTC' and a 'Create Alternate Quote' button. A series of tabs includes 'Agency & Insured Information', 'Aircraft', 'Pilot', 'Additional Interests', 'Risk Questions / Claims', 'Endorsements', and 'Records'. Below the tabs are view options for 'Default View' and 'Table View'. The main content area shows two aircraft entries: 'N242BC - 2011 - CHAMPION - 8GCBC - \$140,000.00 Hangared - @ HVC' and 'N1380A - 1951 - PIPER - PA18 SUPER CUB - \$40,500.00 Hangared - @ HVC'. A red 'Incident/Accident Reports' button is visible. The details for N1380A are as follows:

N#: N1380A	Year: 1951	Mfgr: Piper	Model: PA18 Super Cub	Total A/C Seats: 2
Insured Value: 0%BB \$40,500.00		BB Value: \$40,500.00		
Aircraft Storage: Hangared	Name: Hopkinsville-christian County	Longest Runway Details		
Airport ID, Name or City: HVC	City,ST: Hopkinsville,KY	Elevation: 563	Surface: ASPH-G	Width: 100
		Length: 5505		

Below the details, there are logos for AircraftBluebook, SkyVector, JETNET, and FlightAware. On the right side, there is a link 'Piper Super Cub on Wikipedia' and an image of a yellow Piper Super Cub aircraft with registration N468SC on a gravel airfield.

System Investment

FAA Incident/Accident Reports - N# N1380A

FAA Incidents (3) | NTSB Accidents (3)

Make	Model	Type	Event Date	Event Description
PIPER	PA18	INCIDENT	11/26/2021	I ll implement Option 1 by making the Event Description cells scrollable. Let me update both tables and add the CSS styling
PIPER	PA18	INCIDENT	11/26/2021	I ll implement Option 1 by making the Event Description cells scrollable. Let me update both tables and add the CSS styling
PIPER	PA18	INCIDENT	11/26/2021	I ll implement Option 1 by making the Event Description cells scrollable. Let me update both tables and add the CSS styling

Close

Incident/Accident Details:
N#: N1380A | Year: 1951
Insured Value: 0% | \$40,500.00
Aircraft Storage: Hangared
Airport ID, Name or City: HVC
Length: 5505 | Width: 100

Logos: AircraftBluebook, FltNav.com, SkyVector, JETNET, FlightAware

System Investment

Unity Build

- Moving away from the current manual process (70% of our business)
- Faster rating and proposal delivery
- Policy Issuance
 - Automated
- Enhanced Data Analytics

New Product

IAT Platinum Coverage form

- Broad Coverage form providing several built-in ancillary coverages
 - GVS
 - HKLL, GKLL, and many more
- Uses:
 - Industrial Aid
 - Managed Fleets

Lay-Up/Suspension Coverage

- Coverage is not built into the core coverages to allow flexibility of use
- Easily added by endorsement

Where We Want to Grow

Turbine Aircraft

- Owner and Pro Flown
- Single/Multiengine Turbo Props
- Corporate Aircraft

Flight Schools

- Fixed Wing
- Rotorwing
- Larger Flight Schools

General Liability

- Airports
- Repair and Service
- Off Airport Part Distribution

Partnership

Underwriter Availability

- Underwriters positioned in multiple locations
 - Ability to visit risks
 - Time Zone Coverage

Pride in Customer Service

In-House Claims

- Regionally Located
 - Closer to the customer
- Responsiveness to FNOL

You!

Georgia	Florida
U/W Leadership	Claims Leadership
Underwriting	Underwriting
Operations	
Kansas	Arizona
Operations	Underwriting
Claims	Operations
	Texas
	Underwriting
	Claims

Thank you!
Questions?