

SAPPHIRE

S u m m i t

Inland Marine & Property

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Thank You for Your Partnership

Celebrating what we've built together

What We've Built Together

Your partnership built this business.

Over 7 years, IAT's Inland Marine & Property division has grown from a startup operation to a recognized market — because distributors like you believed in what we were building and trusted us with your business.

We don't take that for granted. Thank you.



7 Years of Growth

\$140M Premium Written

14+ yrs Avg. UW Experience

50 States Active

Inland Marine Product Offerings

What we write — and what we want to write more of

Products: Construction



Builders Risk

Owner/Developer or Contractor Placed
OCIP & CCIP | Quota Share
Ground-up & Renovation



Contractors Equipment

Street & Road, Batch Plants
Cranes, Dirt Moving Equipment
Scheduled & Blanket | Leased & Owned



Riggers / Installation

HVAC, Electrical, Plumbing
Specialty Trades
Installation Floater | Related Property



Out of Appetite: Frame BR >\$5M
Rehab when Old Bldg. TIV > New TIV



Recent Success: Reporting Builder's Risk - \$80M NC or better
\$100M CE schedule in Florida

Products: Transportation



Motor Truck Cargo

For-hire carriers, freight brokers, common & contract carriers



Warehouse Legal Liability

Public and contract warehouses, cold storage facilities



Logistics Operations

Full logistics liability, freight forwarding, 3PL operations



Transportation Property

Terminal and warehouse property related to transportation operations



Out of Appetite: APD | Cargo for Non-Fleet



Recent Success: Nationwide equipment hauler with multiple terminals

Specialty Inland Marine



Fine Art Collections



Solar Farms (Construction & Operational)



Medical Equipment



Railroad Rolling Stock



Bridges

Traditional IM markets are less active in these specialty spaces — we see opportunity here.

Recent Successes



*Primary quota share limit on NE bridge (\$150k prem)
Solar project in Upstate NY - \$25M (\$70k premium)*

Out of Appetite



*Solar Farms in High Hail Hazard areas
Single Fine Art pieces
Crypto Currency equipment*

Monoline Property

Policy TIV — will consider schedules up to \$250M

Four-wall structures less than \$50M each

Excess Property opportunistically considered

Stand-alone DIC coverage (low and mod hazard FL & EQ)

Admitted & Non-Admitted

Target Classes:

Entertainment & Recreational

Residential (Better construction & Sprinklered)

Light Manufacturing

Distributors

Healthcare

Recent Successes



Wholesale Distributor Plumbing Supplies - \$150M TIV
Steel Distributor - \$90M TIV
Pipe Fabrication - \$150M TIV

Out of Appetite



Chemical & Energy
Heavy Manufacturing
Lumber, Timber, Logging
High Hazard CAT

Capabilities



Admitted & Non-Admitted

Flexibility to write across both platforms depending on risk characteristics



Problem Solving Solutions

Creative structuring to find alternative solutions — we look for ways to say yes, not reasons to decline



Coverage

Property - ISO w/ broadening enhancements
Inland Marine - Proprietary forms



Select Distribution

Value created through focused partners who specialize in Inland Marine

A niche division that moves quickly with the marketplace to support your initiatives and find alternative solutions.

How IAT Can Help

Production support, training, and partnership

Production Support



Call Us on the Tough Ones

We'd rather workshop a deal than see it walk. Your underwriter knows your book and wants to find a way to yes.



Think Cross-Line

Placing Builders Risk? Ask about Contractors Equipment and Installation Floater. We bundle and make it easy.



Share Your Pipeline

Let us know what's coming. We can pre-position capacity and resources for your biggest opportunities.



Cross-Segment Coordination

Working with IAT on Moving & Storage, Commercial Truck, or Surety? We coordinate across segments seamlessly.

Training & Resources

What we offer your team:



Inland Marine Education

Product-specific training sessions for your producers and account managers



Submission Best Practices

Complete applications with supporting docs = faster turnaround and better terms



Joint Marketing Support

Co-branded materials, appetite guides, and deal strategy sessions

Your Contacts

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Marketplace Discussion

What challenges are you experiencing?

Let's Talk

What challenges are you experiencing in the current marketplace?

-  Where are you struggling to find capacity or competitive terms?
-  What types of risks are you seeing more of — and who's writing them?
-  How is the rate environment affecting your clients' buying decisions?
-  What training or resources would help your team produce more IM business?
-  How can IAT be a better partner to you?

This is your time — we're listening.



Thank you!

Questions?