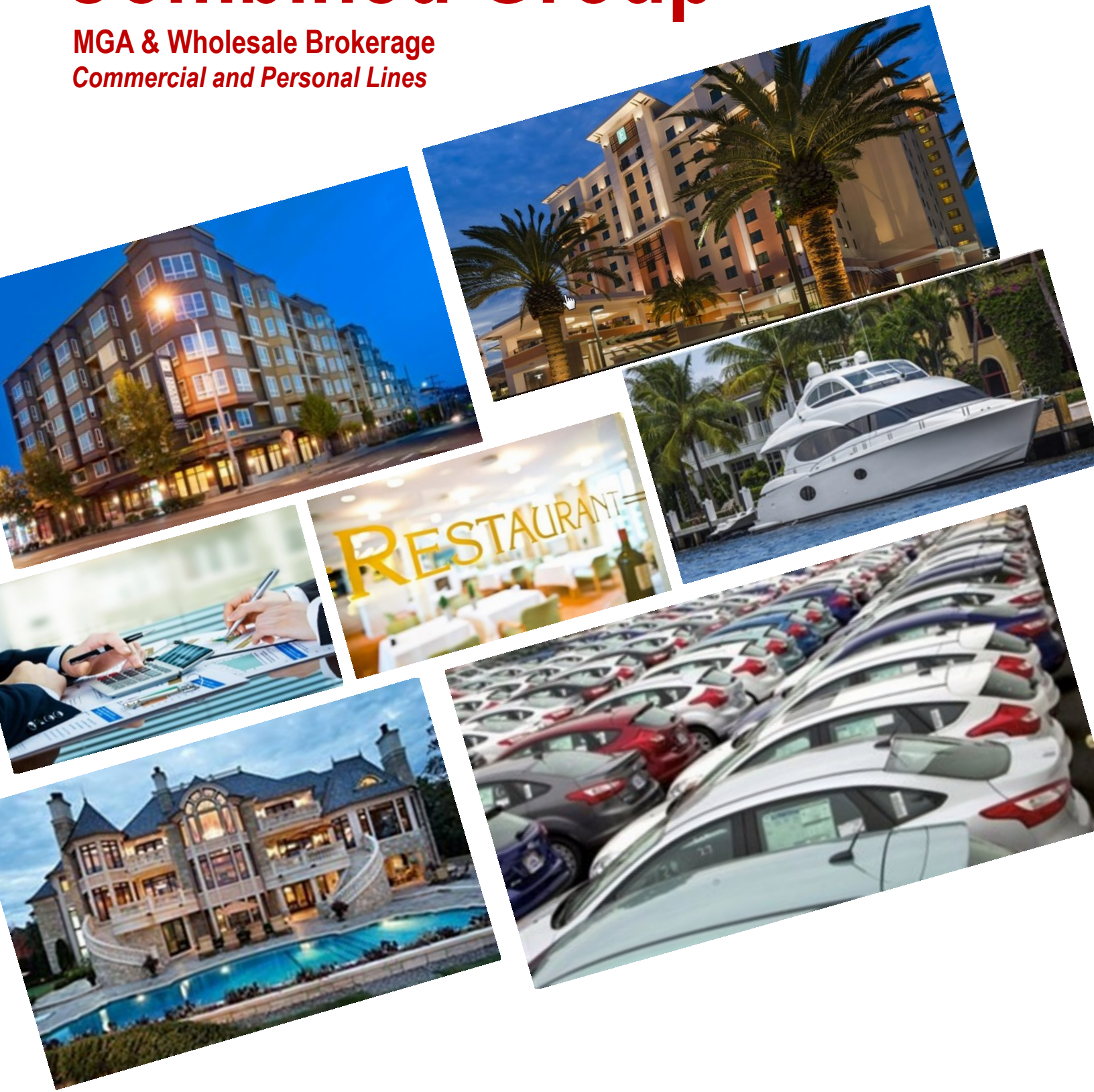


# Combined Group

**MGA & Wholesale Brokerage**  
*Commercial and Personal Lines*



**Binding, Brokerage, Texas Non-Subscription**



# Standard Lines

## Businessowners (BOP)

- Business Consulting
- Business/Service Classes
- Contractors-Artisan
- C-Stores/Grocery/Deli
- Distributors
- Financial Institutions
- Handyman (Hiscox)
- Healthcare
- Liquor Stores
- LROs
- Professional Services
- Home Based Business
- Offices
- Real Estate
- Retail Stores
- Restaurants
- Technology / IT

**Available in most states**

### BOP Carriers

- CNA \*
- Guard
- Hiscox \*
- Markel
- Metlife \*
- Starr \*
- Travelers

**\* Online Carriers**

## Umbrella and Work Comp

Packaged or on a monoline basis

### Underwriters

**Candace Jackson, Sr. Underwriter**  
cjackson@combinedgroup.com  
214-295-1648

**Shameka Watson, UW Assistant**  
srwatson@combinedgroup.com  
214-295-1659

**SUBMISSIONS:** apps@combinedgroup.com

**Commercial Auto** must be packaged with either a **BOP, WC** or **Umbrella**

## Commercial Auto

- Artisan Contractors
- Heating and Air Conditioning
- Janitorial
- Carpet Cleaning
- Pool Cleaning
- Inspectors
- Decorators
- Flooring Specialist
- Florists
- Photographers
- Locksmiths
- Accountants
- Consultants
- Realtors
- Bakeries
- Caterers
- Food Trucks
- Funeral Services (no hearse)
- Apparel Manufacturing

### Auto Carriers

- CNA \*
- Guard
- Metlife
- Travelers

## Types of Commercial Vehicles

Boom Trucks, Cargo Van, Mini Vans, Catering and Food-Trucks, Delivery Trucks, Farming Vehicles, Flatbed Truck, Refrigeration Truck, Straight Truck, Utility Truck

- NO more than 45K lbs (GVW) Gross Vehicle Weight
- NO boom and cranes lift capacity more than 10k lbs
- NO monoline Physical Damage
- NO monoline Hired and Non-Owned

### Ineligible Commercial Auto

- *Uber , Household good movers crossing state lines*
- *Dump trucks and No Belly dump trucks*
- *Sewage trucks, Logging and No Piping*
- *Concrete Redi-Mix trucks (yes for concrete construction)*
- *Dirt, Sand and Gravel hauling*
- *Hauling for others , Tractor Trailers, Airport Shuttles*

## Commercial Lines

- 1-4 Dwellings
- Beauty/Nail Salon/Barber Shop
- Child Care- Commercial
- Child Care- Residential
- Clothing Stores
- Commercial Excess/Umbrella
- Concessionaire/Vendor
- Convenience Stores/Deli/  
Grocery\*
- Electronic Stores
- Fitness Centers
- Janitorial Services
- Land Leased to Others
- Laundromats
- Lawn Care
- Lessor's Risk Only
- Liquor Stores\*
- Main Street Mercantile
- Mobile Home Parks
- Office Product
- Pet Care (phone quote only)
- Residential Condominium Unit  
Owners
- Restaurants\*
- Specialty Training Schools
- Truckers General Liability
- Vacant Building
- Vacant Land

**Available in most states**

## Artisan Contractors

- Advertising Sign Companies
- Air Conditioning Systems, Deal-  
ers, Distributors, Installation
- Carpentry
- Carpet, Rug, Furniture or Uphol-  
stery Cleaning
- Paving or Repaving
- Dry Wall or Wallboard Installation
- Electrical Work- within buildings
- Floor Covering Installation
- Furniture or Fixtures- Installation  
in offices or stores
- HVAC- Dealers, Distributors, In-  
stallation, Servicing or Repair
- Insulation Work
- Landscape Gardening
- Lawn Care Services
- Masonry
- Painting- exterior and interior
- Paperhanging
- Plumbing- Commercial and Resi-  
dential
- Siding Installation
- Sign Painting or Lettering
- Television or Radio Receiving Set  
Installation or Repair
- Tile, Stone, Marble, Mosaic or  
Terrazzo Work
- Upholstering
- Window Cleaning

- ⇒ No Handyman Operations in TX
- ⇒ No General Contractors in TX

## Liquor Liability

- Restaurants\*
- Convenience
- Grocery
- Deli
- Liquor Stores

## Special Event Products

- Special Events
- (General/Liquor Liability)
- The Long Shot-
- (Hole in One Coverage)
- Wedding Plus

## Inland Marine

- Builder's Risk
- Contractor's Equipment

## Non-Profit E & O and D & O

**15% Commission on  
New Business  
Phone or Web Quotes**

**USLI Instant Phone Quote:**

**(888) 845-1625**

## Underwriters

- Nicole Austin (new business) [naustin@combinedgroup.com](mailto:naustin@combinedgroup.com)
- Olga Garcia (renewals) [ogarcia@combinedgroup.com](mailto:ogarcia@combinedgroup.com)

# Brokerage Markets

## GuideOne

Written on Non-Admitted paper – uses the same broad forms and apps used as the Guide One admitted paper. Our Guide-One program provides lower premiums (based on market and location) and is marginally more flexible in the fact that we can add/remove coverages upon request.

### Classes

- Churches
- Synagogues
- Church-Owned Properties
- Vacant Church Buildings
- Schools
- Camps and Church-operated Day-cares

### Coverages

- Property
- General Liability
- Excess Liability
- Hired and Non-Owned Auto Liability
- Employee Benefits Liability
- Counselors Liability
- Directors and Officers Liability
- Employment Practices Liability
- Sexual Abuse and Molestation Liability
- Equipment Breakdown

### Coverage Limits

- Commercial GL— \$1 million each claim
- Professional Liability - \$3 million aggregate
- Excess Liability—\$5 million
- Property \$12,750,000 TIV \*(per location)

## Palomar

### Property Only Tiers 1 & 2

#### Capacity & Requirements

- 1975 and newer
- TIV: up to 10m, higher TIV's for select risks
- Fire capacity: Up to \$10M, higher on select risk
- Wind capacity: Up to \$15M on select risks

#### Target Classes

- Hotel/Motel
- Condominiums
- Mercantile/Shopping Centers
- *(no vacant, 50% or more occupied)*
- Offices, Professional Buildings
- Nursing Homes
- 

#### Eligibility

- Available in TX (Tiers 1 & 2 only), NC, SC, LA and MS
- Coastal guidelines
- Wind Capacity: up to \$15M
- Barrier Islands: wind only available
- Minimum Premium: \$500

#### Ineligible Hazards

- Highly damageable contents
- BI > 30% of TIV
- Protection Class 7-10 *(applies to all risk perils only)*
- >50% Loss Ratio
- Any submission without loss runs *(need at least 3 years loss runs)*

## Markel Specialty

### Classes

- Businessowners BOP
- Camps and Youth Recreation
- Child Care
- Farm Property and Liability
- Human Services
- Investment Advisors
- Lawn Care
- Medical Transportation
- Museums
- Outdoor Programs
- Participant accident medical
- Pest Control
- Schools (Private, Charter, Professional)
- Sports and Fitness
- Student Accident
- Wineries & Vineyards

### Ace/Westchester

Monoline liquor

### Hard to Place Markets

**Hard to place business** that manufacture, distribute, warehouse, or transport high-hazard substances.

- Minimum \$10k premium
- \$5k min deductible
- 100M per location

Oil & Gas / Energy

Over the Hole operations

Minimum \$5k premium

## Underwriters

- **Nicole Austin** (new business) [naustin@combinedgroup.com](mailto:naustin@combinedgroup.com)
- **Olga Garcia** (renewals) [ogarcia@combinedgroup.com](mailto:ogarcia@combinedgroup.com)

# Professional Liability

## Miscellaneous (E&O) Professional

Over 300 Miscellaneous classes available  
Tailored definition of professional services  
Minimum premium of \$400

## Technology, Media and Business Professional

Multiple admitted markets  
Limits up to \$20M

## Directors and Officers Liability

(For Profit & Non-Profit)  
Stand-alone or with EPLI

## Architects and Engineers (A&E) Professional

Small to Large firms  
Expanded definition of insured

## Cyber and Data Breach Liability

Data breach response policy limits  
Electronic media coverage  
Network security and privacy  
Regulatory defense cost, fines

## Employment Practices Liability

(For Profit & Non-Profit)  
Stand-alone or with D&O/Fiduciary

## Home Health Care

PL and GL  
Hired and non-owned auto  
Abuse and Molestation

## Lawyers Professional

Sole practitioners to large firms  
Limits up to \$5,000,000

## Medical/Allied Health Professional

Solo to large physician groups  
Over 100 Allied Health classes

## Fiduciary Liability

Stand-alone or with D&O/EPLI  
Loss includes fines and penalties  
Investigation a 1st and 3rd party

## Insurance Agents

Commercial and Personal Lines and  
regulatory proceedings

## Accountants

## Mortgage Brokers

## Kidnap and Ransom

## Crime

## Churches/Religious Organizations

## More Classes Available

## Carriers / Markets

- Ace
- Admiral
- Aspen
- Axis
- Beazley
- Business Risk Partners
- Chubb
- CNA
- Crum & Forster
- Guide One
- HCC
- Hiscox
- Ironshore
- Lawyers Professional
- Lloyd's
- Markel
- Monitor
- Travelers
- USLI
- XL Group

**Available in most states**

## Brokers / Underwriters

**Liz Roberts, CIC — Brokerage Division Manager**  
**Professional Lines Broker**

[lroberts@combinedgroup.com](mailto:lroberts@combinedgroup.com)  
214-295-1633

**Merilyne Moodley, Brokerage UW Assistant**

[mmoodley@combinedgroup.com](mailto:mmoodley@combinedgroup.com)  
214-295-1639

# BINDING DIVISION

## Excess & Surplus

### TARGET CLASSES

#### Package or Monoline Property or GL

- 1-4 Family Dwellings
- Apartments
- Auto Repair Shops
- Buildings/ Offices
- Churches
- C-Stores
- Contractors (*artisan, remodelers, general contractors*)
- Concrete Construction
- Day Care (Child and Adult)
- Handyman
- Gas Stations
- Grocery Stores
- Hotels/Motels
- Landscaping/Lawncare
- Lessor's Risk (LRO's)
- Restaurants/Bars/Taverns
- Roofing
- Truckers GL - Movers
- Vacant Buildings
- Warehouses

### E&S Carriers

- Atlantic Casualty
- Lloyd's
- Nautilus
- Northland
- RSUI
- ICAT

### More Classes Available

#### Available In:

TX, AL, AZ, AR, CO, GA, IL, MS,

#### Rate Online in *E & S Express* **TX & OK online only**

#### SUBMISSIONS:

[apps@combinedgroup.com](mailto:apps@combinedgroup.com)

### E & S Underwriting Team

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214-295-1649

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Porschea Musser, UW Assistant  
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214-295-1654

Brenda Rizzo, UW Assistant  
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214-295-1581

Norma McVay, UW Assistant  
[nmcvay@cominbedgroup.com](mailto:nmcvay@cominbedgroup.com)

214-295-1677

# Garage

## Binding Authority

### Garage

Auto Body and Collision  
All Mobile Operations  
Auto Storage and Impound  
Dealers Open Lot (*Garage Keepers*)  
Motorcycle Dealerships  
Parking Lots and Garages  
Valet Parking

### Ineligible Garage Risks

No boat dealerships or boat repair while on water  
No towing for hire  
No self-service car washes  
No School buses

We have **Garage binding authority** with **Atlantic Casualty** for *Texas, Oklahoma and New Mexico*

### States in production for Garage

Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nevada, North Dakota, Ohio, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Virginia, Washington & Wisconsin

### Garage Carriers

- Atlantic Casualty
- Catlin
- Mesa/Music
- Scottsdale
- Travelers

# Cargo

Minimum Premium \$2500

## Top Classes

- Non-Perishable Items
- Office Supplies
- Masonry Goods
- Paper/Textile
- Contractors Equipment
- Agriculture Products
- General Merchandise
- Freight forwarders

## Coverage Highlights

- Inland and Ocean Marine

## Ineligible Risks

- Household good movers
- No logging exposure
- Landfill Exposures

## Available in most states

## Cargo Carriers

- Ace
- Markel

### Underwriter

Derek Fort, CIC, CLCS

dfort@combinedgroup.com

214-295-1650

# Worker's Comp

## Worker's Comp

- Auto Body Repair Shops
- Churches
- Country Clubs
- Food & Beverage
- Physicians
- Restaurants
- Florists
- Payroll Services
- Pharmacy
- Car Dealerships
- Hotel/Motel
- Plumbing
- Retail Stores
- Wholesale Stores
- Non-Profits
- Contractors
- Jewelry Stores
- Paper Goods
- Professionals
- Insurance

**Available in most states**

## WC Carriers

- AIG
- Amerisafe
- Berkshire Hathaway
- CNA \*
- Employers
- First Comp
- Guard
- Summit
- Texas Mutual
- Travelers
- Zenith

## SUBMISSIONS:

[apps@combinedgroup.com](mailto:apps@combinedgroup.com)

## Work Comp Info Needed

- Acord 125 & 130
- EMOD
- Loss Runs (3-5 years)
- FEIN/SSN
- Class Codes
  
- 1 Full-Time Employee Required
- New Ventures Okay

### **Worker's Comp Underwriter/Broker**

Meredith Eanes, CIC, CLCS, Work Comp Broker  
Middle Market / Large WC Accounts \$20k & up  
[meanes@combinedgroup.com](mailto:meanes@combinedgroup.com)



# Non-Subscription

## *Texas Occupational Accident*

### Target Classes

- Apartment House Operation
- Automobile Sales or Service Agency & Parts
- Bakery & Drivers. Route Supervisors
- Building Material Dealer: All Other Employees & Yard, Warehouse, Drivers
- Clothing Manufacturing
- Club-Country, Golf, Fishing, or Yacht (and clerical)
- College: Professional Employees and Clerical
- College: All Other Employees
- Convalescent or Nursing Home
- Drivers, Chauffeurs and their Helpers NOC- Commercial
- Food Sundries Manufacturing NOC- no cereal milling
- Furniture Assembly-Wood-From Manufactured Parts
- Hospital: Professional Employees
- Hospital: All Other Employees
- Hotel: All Other Employees, Salespersons & Drivers
- Meat, Grocery and Provision- Combined-Retail-NOC
- Physician & Clerical
- Plastics Manufacturing: Molded Products NOC
- Printing
- Restaurant NOC
- Retail Store NOC & Drivers
- Sheet Metal Workshop
- Storage Warehouse- Furniture & Drivers
- Storage Warehouse- NOC & Drivers
- Store: Furniture: All Other Employees & Drivers
- Store: Grocery-Retail
- Store: Grocery: Wholesale
- Store: Wholesale or Combined Wholesale and Retail NOC
- Store: Clothing or Wearing Apparel-Retail
- Store: Department-Retail
- Visiting Nurse Associations: All Other Employees

### Carriers

- American Fidelity
- North American Capacity  
(Non-Admitted) & Admitted)

### Eligibility

- Must have 2 W-2 employees
- No 1099s
- No Staffing Companies
- No Roofers
- No Oil/Gas

### Underwriters / Sales Contacts

#### Ken Dahl, Manager

Underwriter Large Accounts  
kdahl@combinedgroup.com  
214-295-1622

#### Lance Johnson, Sales Large Accounts

ljohnson@combinedgroup.com  
214-295-1625

#### Mike Metcalf, Sales Small Accounts

mmetcalf@combinedgroup.com  
214-295-1626

#### Trish Acosta, Underwriter Small Accounts

tacosta@combinedgroup.com  
214-295-1620

#### Meredith Eanes, CIC, CLCS, Work Comp Middle Market/Large WC Accounts \$20K & up

meanes@combinedgroup.com

**Combined Group — The *LEADERS* in Non-Subscription**

[www.combinedgroup.com](http://www.combinedgroup.com)

# Personal Lines

## Chubb

- High Value Homes (Tiers 1 & 2) - \$500K and above
- Personal Auto & Collector Auto
- Flood Insurance (requires \$15K of premium with Chubb)
- Recreational Marine/ Yachts
- Standalone Valuable Articles Coverage

## Lloyd's / Hiscox / Brit

- High Value Homes (Tiers 1 & 2) \$350K and above

## Foremost

- Specialty Dwelling
- Homeowners
- Manufactured Homes
- Landlord / Rental
- Vacant Homes
- Tenant / Renter's
- Motorcycle
- Motorhome
- Travel Trailer
- Off Road Vehicles
- Marine

**Available in most states**

## USLI

**(Web or Phone Quote—888-845-1625)**

- Personal Umbrella /Excess Personal Umbrella
- Dwelling Fire
- Renter's Insurance
- Condominium Unit Owners
- Comprehensive Personal Liability
- Excess Comprehensive Personal Liability

## Lloyd's of London

- Primary and Excess Layers available
- Residential and Commercial Coverage
- All Flood Zones considered (including A&V, CBRA and Non-Participating Areas)
- Up to \$10mil limit in any one risk
- Coverage can be provided on a follow form basis to the underlying

## Flood Insurance

### NFIP

- Residential and Commercial
- Max 250K Building coverage
- Max 100k contents

### NFS Edge

- Private Flood Residential Insurer
- Max 750K building coverage
- Max 200K contents

## Underwriter

**Peyton Miller, Personal Lines Underwriter**  
pmiller@combinedgroup.com

[www.combinedgroup.com](http://www.combinedgroup.com)

# Combined Premium Finance — CPF

**We are a Finance company.**

We can finance any agent/agency contracted or not contracted with the Combined Group, and we can finance any policy from any MGA or Broker.

**For more information on CPF please contact:**

**Adelmo Enamorado**

ae@cpfcapital.com

(214) 295-1693

## Accounting — Payment Options for Combined Group agents:

**Send ATTN: Bobby Jacobs**

bjacobs@combinedgroup.com or  
accounting@combinedgroup.com

Fax: (214) 295-1700

\*\*Must include written permission to draw from the account along with the account number, routing number and a copy of a check. \*\* or Pay online with a credit card.

## Agent Direct Express — ADE

### Do you have Standard Direct Markets?

- Did you know you can quote online in Agent Direct Express and receive multiple carrier quotes with 1 single entry, saving you time & money?
- Did you know that you keep your direct commissions for your direct carrier appointments?
- Did you know there are **8 carriers** on this platform that quote in real—time from many national carriers?
- To know more about this program (ADE) and what carriers are on this platform in Quote Express, please contact Mark Van Horn.

### Available for:

- **Business Owners Policy**
- **Commercial Auto**
- **Workers' Compensation**

**For more information contact:**

**Mark VanHorn**

mvanhorn@quantumsys.net

(214) 295- 1586

**[www.combinedgroup.com](http://www.combinedgroup.com)**

## **BINDING DIVISION**

Dave Johnson CIC, Excess & Surplus Lines Manager

### **E & S Binding Team**

Dave Johnson CIC, E & S Manager, New Business

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### **Garage & Cargo**

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## **MARKETING**

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Merilyne Moodley, Sales/Marketing Assistant

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## **ACCOUNTING**

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Donna Hauser

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## **FINANCE (CPF)**

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### **Combined Group**

Phone: 214-295-1600 Fax: 214-295-1700

**New Submissions:** apps@combinedgroup.com

**Endorsements:** endorsements@combinedgroup.com

**Loss Runs:** lossruns@combinedgroup.com

**Marketing:** marketing@combinedgroup.com

**Quote Online:** www.combinedgroup.com/agent-login

## **BROKERAGE DIVISION**

Liz Roberts, CIC, Brokerage Division Manager

### **Standard Lines**

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214-295-1659

### **Brokerage / USLI**

Nicole Austin, Underwriter

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### **Professional Lines**

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### **Personal Lines**

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## **NON-SUBSCRIPTION / WORKERS COMP**

Ken Dahl, Manager

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## **AGENT DIRECT EXPRESS (ADE)**

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