Carrier Appetite Guide
October 2014

**Commercial Lines**

Standard Lines *(Admitted)*

E & S *(Binding)*

Brokerage *(Admitted & Non-Admitted)*

**Specialty Lines**

Transportation, Cargo and Garage

apps@combinedgroup.com  www.combinedgroup.com
**Territories**

- All except AK and HI

**Other Standard Markets**

**WC** - Employers, First Comp, Texas Mutual & Zenith

**Auto** – * Kemper & National General

- Monoline Contractors Equip
- Builders Risk
- Monoline Inland Marine
- Technology
- Will write Monoline
- Property or GL (depends on premium)

**HIGHLIGHTS**

- Monoline Contractors Equip
- Builders Risk
- Monoline Inland Marine
- Technology
- Will write Monoline
- Property or GL (depends on premium)

Submit Applications to:

**Other Standard Markets**

- WC - Employers, First Comp, Texas Mutual & Zenith
- Auto – * Kemper & National General

**Submit Applications to:**

- www.combinedgroup.com
- apps@combinedgroup.com

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**All Lines**

- BOP, Auto Work Comp, Umbrella

**Territories**

- All except AK and HI

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**Auto** – * Kemper & National General

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**HIGHLIGHTS**

- Monoline Contractors Equip
- Builders Risk
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**HIGHLIGHTS**

- Up to $5M in Sales
- 50 Employees
- $5M Property Limit

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**Quote Express Help Desk**

214-295-1555
**Combined Group**

We have a solution for your Transportation, Commercial Auto and Garage clients!

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**Contractor Tradesmen**
- Carpentry
- Electricians
- Flooring Specialists
- General Contractors
- Handyman
- Heating and Air Conditioning
- Landscaping / Lawn Care
- Masonry
- Painters
- Plumbers
- Roofers
- Siding Installers
- Tree Trimming / Removal

**Service Businesses**
- Accountants / Consultants / Realtors
- Cable Installers
- Carpet Cleaning
- Florists
- Inspectors
- Interior Decorators / Design
- Janitorial / Maid Services
- Locksmiths
- Photographers
- Pool cleaning
- Repair Services
- Surveyors
  - And other service businesses....

**Other Markets**
- Apparel Manufacturing
- Automotive Parts Stores
- Bakeries
- Catering / Food Trucks
- Concrete / Paving Contractors
- Courier (bulk) with no time constraint
- Debris Removal
- Dirt, Sand and Gravel
- Farming
- Furniture / Appliance Delivery
- Grocery Wholesalers
- Package Delivery
- Wholesale Sales / Stores

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**Territories**
- TX online, AZ, CA, CO, OR

**Highlights**
- * Form E Filing Available – No Interstate Filings
- * Credit for Better Business Bureau Membership
- * Credit for General Liability Coverage
- * Automatically drafts down payment from agent or insured’s bank account
- * Symbols 7, 8 and 9 Only
- * 10 Vehicles or more submit for fleet Rating
- * Additional Insured coverage

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**More Classes Available**

**Online Rating**

- Auto Service / Body shop
- Carpet Cleaning
- Catering
- Contractors
- Contract haulers
- Couriers
- Drywall
- Fence Installation
- Flooring/Carpentry
- Flower Shop
- HVAC
- Ice Cream Truck
- Landscapers
- Livestock Hauling
- Locksmith
- Newspaper & Magazine Delivery
- Nursery

**Territories**
- AL, AZ, CA, FL, NC, NY, PA, RI, SC, TX, VA

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**Other Carriers**
- (plus access up to 20+ more)
  - Arrowhead
  - Catlin
  - Hallmark
  - National Indemnity Group
  - Northland
  - Southern county Mutual
  - Travelers

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Combined Group
We have a Solution for your Standard Market Workers Compensation Needs!

**EMPLOYERS**

* Manual Submission

- Accountants
- Apparel
- Apartments/Condominiums
- Architects & Engineers
- Attorneys
- Auto Body Repair
- Auto Dealer/Parts Services
- Bakeries
- Banks & Credit Unions
- Barber & Beauty Shops
- Beverage
- Bookkeepers & Tax Preparation
- Churches
- Coffee Shops
- Computer & Electronic Products
- Computer Program/Design Country Clubs
- Data Processing Services
- Dental Labs
- Dentists
- Dry Cleaners & Laundries
- Educational Risks
- Electrical Equipment
- Florist
- Food & Beverage
- Furniture
- Grocery & Supermarket
- Health Clubs
- Hardware
- Hotels & Motels
- Ice Cream & Yogurt Shops
- Insurance Agents & Brokers

**EMPLOYERS**

* Manual Submission

- Investment Managers
- Jewelry
- Libraries
- Lighting
- Machine Shops
- Mailing
- Meat, Fish or Poultry
- Mortgage Bankers & Brokers
- Newspaper, Magazine & Book Publishing
- Optical Goods & Manufacturing Paint
- Pharmacy
- Paper Goods & Products
- Payroll Services
- Photographers & Photofinishing
- Physicians & Surgeons
- Plastic Products
- Printers & Printing
- Private Schools/Parochial Schools/Colleges
- Restaurants
- Sandwich Shops
- Securities Brokers
- Real Estate Agents & Appraisers
- Tailors & Dressmaking
- Tile
- Veterinarians
- Vocational & Trade Schools
- Wholesale Distributors/ Mfg
- Wineries

**TheZenith**

A FAIRFAX Company

- Agriculture Risks
- Apartment Complexes
- Artisan Contractors
- Berry or Vineyard & Drivers
- Car Dealerships
- Churches/Religious Organization
- Cotton Farms
- Country Clubs
- Door or Window Manufacturing & Drivers
- Farm
- Farm – Vegetables and Gardening
- Farm- Poultry Raising, Egg Production and Hatcheries
- Farm – Cattle or Livestock Raising, hogs, sheep, goats, dairy
- Feed, Hay, Grain Dealers:
- Retail Stores
- Food Wholesaler
- Fruit Packing

**Territories**

TX-based (other states considered, majority of payroll must be in TX)

**Highlights**

* Complimentary Risk Management Services
* Participating Safety Groups for Preferred Pricing
* Specializes in High-Mod (Over 1.00) Risks
Combined Group
We have a Solution for your Standard Market Workers Compensation Needs!

Contractors
Garages
Gas Stations
Hospitals
Churches / Religious Organizations
Restaurants

Territories
Texas Only
Will write Texas & “other states”

Highlights
* Start Ups
* Healthcare Network Workplace Safety Training Programs
* Minimum Premium $10K

Barber Shop, Beauty Parlor
Burglar Alarm Installation
Clothing Stores
Concrete or Cement Work
Country Clubs, Golf Clubs, Yacht Clubs
Door Frame
Drug Stores – Retail
Electricians
Fence Erection
Grocery Stores
Hotels / Motels
Jewelry Stores
Landscape Gardening & Drivers
Lawn Maintenance
Machine Shop NOC
Meat Grocery
Physicians & Clerical
Plumbing NOC and Drivers
Restaurant NOC
Retail Stores
Tile Installations
Wholesale Grocery Store
YMCA, YWCA Institutions

Territories
AK, AL, CA, CO, DE, FL, LA, NC, NM, NV, MD, MI, TX, VT
Combined Group
We have a Solution for your E & S clients!

**CAT STRATEGIES**
*No wind or hail in Tiers 1 or 2, or in Harris County*
*Online Rating*

**Territories**
NM, OK, TX

**CAT STRATEGIES**
*Wind coverage available in Tier 1 & 2, including Harris County*
*Wind only and All other Perils (AOP) (based on location and occupancy)*
*Online Rating*

**Territories**
Texas Only

**CAT STRATEGIES**
*No wind in Tier 1; *Wind and Hail available in Tier 2, including Harris County* (based on location and occupancy)
*Online Rating*

**Territories**
Texas Only

**CAT STRATEGIES**
*No wind in Tier 1; *Wind and Hail available in Tier 2, including Harris County* (based on location and occupancy)
*Online Rating*

**Territories**
TX Only

E & S Online Rating quotes TX & OK only. All other territories, submit manually.
Combined Group
We have a Solution for Brokerage Clients, both Admitted and Non-Admitted Markets! Access to 20+ more carriers, Large & Small Accounts! 

Admitted & Non-Admitted Markets
* Online Rating
  * Phone Quote
  * Manual Submission

Day Cares
General Contractors (Excess Liability)
Janitorial Services
Liquor Liability (Most States)
LRO’s
Restaurants / Fast Food
Truckers GL (Up to 20 Power Units)
Small Contractors
Special Events
(Carpentry, Framers, Lawn Care, Masonry, etc.)
Vacant Buildings (Including Short Term)

** Territories 
Most LOB’s in most states except: AK & LA

**CAT STRATEGIES 
* No wind in Tier 1; Tier 2 – Includes wind on non-structural property up to $250K, including Harris County.

**Admitted Market 
* Manual Submission

Associations (Condo and Homeowners)
Large Churches
Daycare—Including Auto
Home Health Care
Non-Profit/Social Service Organizations

** Territories 
All except LA

**Highlights 
* Large insurer of niche markets

**CAT STRATEGIES 
* No wind in Tier 1; Tier 2 and Harris County depends on location, construction and roof type.

**Braishfield 
Monoline Property & Monoline GL Only
Non-Admitted Market

* Manual Submission

Dwellings
Gas Station/Convenience Stores
Lessor’s Risk Only
Manufacturing
Vacant Buildings – (including short term)

** Territories 
All except: IL and KY (Property)
All except: LA (General Liability)

**Highlights 
* Quick turnaround on Submissions
* Coastal Risks Accepted
* Great for large property accounts
* Property Values up to $10M per location in most areas
* X-Wind quotes are available

**CAT STRATEGIES 
* Counties with No wind coverage; Brazoria, Chambers, Galveston, Jackson, Jefferson, Matagorda, Orange, or the SE part of Harris County
(can write up to $2.5M per location in NW portion of Harris County)

** Non-Admitted Market 
* Manual Submission

Apartments
Chemical Manufacturing
Contractors (Residential OK)
Excavation
General Contractors (No Residential Ops)
Machinery Manufacturing
Oil/Gas Contractors (GL and Excess Liability)
Roofers
Street/Highway Paving

** Territories 
All except: MO, RI, WY

**Highlights 
* Harder to place surplus GL exposures
* Can include CG2010 & CG2037
Endorsements
* Blanket AI & Waiver automatically included
Minimum Premium- $5000 for most classes

**Admitted Market 
* Manual Submission

Museum
Corporate Fine Art
Fine Arts dealer
Historic Property
Personal Fine Arts and Collectables
Exhibition Coverage

** Territories 
All

**Highlights 
* Worldwide Coverage
* Tailor-made coverage for small and large schedules

**CAT STRATEGIES 
* No wind in Tier 1; Tier 2 and Harris County depends on location, construction and roof type.
Combined Group
Solutions That Simplify!

CARRIER APPETITE GUIDE

THANK YOU!
We Appreciate Your Business!
Partnering Together and Finding Solutions That Simplify!

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