

Combined Group
Solutions that Simplify!



Carrier Appetite Guide

October 2014

Commercial Lines

Standard Lines *(Admitted)*

E & S *(Binding)*

Brokerage
(Admitted & Non-Admitted)

USLI
Instant Quote
(Phone or Quote Express)
888-845-1625

Specialty Lines

Transportation, Cargo and Garage

Combined Group – Carrier Appetite

We have a Solution for your Standard Markets!



All Lines
BOP, Auto
Work Comp
Umbrella



BOP
Only

Territories

All except AK and HI

Territories

All except AK, FL, HI, MA, WA, WV

Territories All except AK and HI

Automobile Repair
Blanket, Bedding, Linen, White Goods Store
Car Washes
Ceramics and Pottery
Christmas Store
Donut Shops
Financial and Investment Planners
Golf Equipment and Pro Shop
Juice bars
Liquor Stores
Mortgage Brokers
Music Instruments – Pianos Organs
Notaries
Oil & Lube Centers
OFC Pac Stockbrokers
Paint, Wallpaper and tile Store
Pet Sitters
Pet Sitting
Recording Studios
Restaurants
Sunglasses Shops
Tailor Shops
Technology
Travel Agencies
T-Shirt Store
Web Service-Internet Service

**Manual
Submission**

Advertising Agencies
Ambulatory Surgery Centers
Auto Parts Distributors
Beauty/Barber Shops
Bicycle Stores
Bookstores
Card, Stationery Stores
Carpet Cleaning
Carpet, Rug & Upholstery Clean
Caterers
Charitable Foundations
Computer Consultants
Computer & Software Stores
Costume/Formal Wear Rental
Credit & Debt Counseling
Engineer/Architects
Florists
Financial Planners
Hardware Stores
Healthcare
Insurance Agents
Interior Decorators
Lawyers
Machine Shop
Media Duplication/Technology
Medical Weight Loss Clinics
Music & Art Studios
Pet Groomers
Physical Therapist
Plumbing Fixture & Supply Dist
Printers/Publishers
Psychiatrists/Psychologists
Office Exposure
Office Supply Stores
Outpatient Substance/
Abuse Centers
Sleep Centers
Smoking Clinics
Spas/Personal
Enhancement Facilities
Shoe Stores
Speech Therapists
Sporting Goods Stores
Stock Brokers
Surveyors
Tax Return Preparation Technology
Veterinarians
Web Design/Development
Wedding Consultants

*** Online Rating
(Quote Express)**

Accounting Services
Advertising Agencies
Appliance Stores/Household
Bakeries
Beauty Shops
Barber Shop/Hair Salons
Books & Magazines
Coffee & Tea Stores/ no cook
Computer Stores
Drugstores and Pharmacies
Dry Wall Installation
Electrical Work
Electronic Stores
Family clothing Stores
Financial Services Offices
Funeral home
Garden Supply Stores
Gift Shops
Glaziers & Glass Dealers
Hardware Stores
Health or Natural Food Stores
Hearing Aid
Heating/Combined Heating and Air
Home Furnishing Stores
Ice Cream Shops
Inspection & Appraisal Companies
Insurance Agents/Brokers
Ladies Specialty Stores
Laundry & Dry Cleaning Receiving Stations
Locksmiths
Mail Box or Packaging Stores
Meat, Poultry, Fish or Seafood Stores
Musical Instruments
Nail Salons
Newsstands
Optical Stores
Party Supply Stores
Pet Stores & Grooming
Photographers
Plumbing Contractors
Printing & Publishing
Public Relations/Marketing Offices
Real Estate Agents
Shoe Stores
Specialty Foods/Meats/Cheeses
Sports Stores
Stationary & Office Supply
Tailor/Sewing Stores
Tile/Stone/Marble/Mosaic work
Toy Stores
Travel Agents

*** Online Rating
(Quote Express)**

HIGHLIGHTS

Technology

HIGHLIGHTS

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

*** Quote Express Help Desk**
214-295-1555

HIGHLIGHTS

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

Other Standard Markets

WC - Employers, First Comp, Texas
Mutual & Zenith

Auto – * Kemper & National General

www.combinedgroup.com

Submit Applications to:
apps@combinedgroup.com



Combined Group

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

TRANSPORTATION CARGO & GARAGE



A UNITRIN BUSINESS

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

**Manual
Submission**

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....*

Territories

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

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

*** 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
- Oil and Gas Transportation
(Drive to Oil/Gas Fields)
- Pest control
- Pizza
(Not Time Sensitive Delivery)
- Pool Contractors
- Real Estate Agent
- Restaurant
- Security Guard/PI
- Telephone Cable/ Satellite
Truckers (No 18-wheelers)
- Sand & Gravel Haulers
(with 3 years loss history
review & UW approval)
- Vending Machine
- Welding

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

More Classes Available

www.combinedgroup.com

Submit Acords/ Manual Applications to:
apps@combinedgroup.com

**Other Carriers
(plus access up to 20+ more)**

- Arrowhead*
- Catlin*
- Hallmark*
- National Indemnity Group*
- Northland*
- Southern county Mutual*
- Travelers*

*** Quote Express Help Desk
214-295-1555**

More Classes Available

Standard WC Carrier Appetite

Combined Group

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



WORKERS COMP ONLY



*** Manual Submission**

*** 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
- 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

- 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
- Glass Manufacturing – Cut & Drivers
- Hardware Manufacturing
- Hotel/Motel
- Leather Goods Manufacturing
- Manufacturing Operations
- Medical Office
- Milk Products Manufacturing
- Nursery Employ & Drivers
- Orchards – citrus and fruit
- Paper Goods Manufacturing
- Paper Distributor
- Plumbing, AC & Mechanical
- Pottery Manufacturing – Porcelain
- Restaurants
- Retail Clothing
- Retail Service
- Tool, Knife & Cutlery Manufacturing
- Warehouses – Cold Storage
- Warehouses – Grain or Bean

Territories

TX, AL, AR, AZ, CA, CO, FL, GA, ID, IL, IN, KS, KY, MD, MN, MO, MS, MT, NC, NM, NV, OK, OR, PA, SC, TN, UT, VA, WI

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!



**WORKERS
COMP
ONLY**



*** Manual Submission**

*** Manual Submission**

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



E & S Online Rating quotes TX & OK only.
All other territories, submit manually.

More Classes
Available

Combined Group
We have a Solution for your E & S clients!

**Excess and Surplus
(Binding)
Carrier Appetite**



- Apartments
- Artisan Contractors
- Concrete Construction
- Day Care
- Janitorial
- Restaurants/Bars
- Remodeling Contractors
- Roofers
- Welders

Territories
NM, OK, TX

CAT STRATEGIES

*No wind or hail in Tiers 1 or 2, or in Harris County

* Online Rating



- Condominium
- Apartments
- Offices
- Retail/Wholesale
- Service

Territories
Texas Only

Wind in Tier 1
Harris County
included

CAT STRATEGIES

*Wind coverage available in Tier 1 & 2, including Harris County

*Wind only and All other Perils (AOP)
(based on location and occupancy)

*Manual Submission

Nautilus



- Automobile Service or Repair
- Caterers
- Churches/Religious Organizations
- Farm & Ranch Liability
- Habitational
- Handyperson
- Remodeling/Contractors
- Health and Exercise Clubs
- Lessor's Risk
- Stores- No Food or Drink
- Security Guards-Armed and Unarmed
- Tattoo Parlors
- Vacant Buildings

Territories
AL, AR, MS, OK, TX

CAT STRATEGIES- (package only)

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

* Online Rating



- Alarm Systems Installation & Service
(no Monitoring)
- Artisan Contractors
- Auto Repair with GKLL
- Caterers
- Churches
- Convenience Stores
- Dwelling/Habitational
- Health and Exercise Clubs
- Lessor's Risk
- Restaurants/Bars/Taverns
- Special Events
- Specialty Training
- Sports Instructors
- Sports Leagues/Camps/Events

Territories

AR, AZ, CO, GA, IL, MO, MS, OK, TN, TX

CAT STRATEGIES- (package only)

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

* Online Rating



- Auto Service or Repair
- Caterers
- Churches
- Day Care
- Habitational
- Handyperson/Remodeling Contractors
- Health and Exercise Clubs
- Lessor's Risk
- Stores- No Food or Drink
- Vacant Buildings

Territories
TX 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

LLOYD'S

(Monoline Property Only)

- Automobile Repair
- Churches
- Convenience Stores
- Rental Dwelling/Apartments
- Hotels/Motels
- Lessor's Risk
- Manufacturing
- Restaurants
- Office

Territories
TX

CAT STRATEGIES

*No wind in Tier 1
*Wind and Hail available in Tier 2; Including Harris County
(based on location and occupancy)
(Property Values up to \$1Million Per location)

* Online Rating

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

Phone Quote
888-845-1625

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

Highlights

- *Monoline GL & Property, *Packages
- * Non-Profit Packages *Liquor Liability
- *24 hour turnaround on most submissions

CAT STRATEGIES

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

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*



A Member of the Tokio Marine Group

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.



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



Combined Group
Solutions That Simplify!

CARRIER APPETITE GUIDE



THANK YOU!

We Appreciate Your Business!

Partnering Together and Finding Solutions That Simplify!

apps@combinedgroup.com

www.combinedgroup.com