

**Combined Group
Solutions that Simplify!**



*For Appointed Agents
A Marketing Guide*

May 2014

Commercial Business Lines

Standard

Admitted Markets

E & S

Binding

Small Business Brokerage

Admitted & Non-Admitted Markets

Instant
Phone Quote
Available
888-845-1625

Middle Market

Admitted & Non-Admitted Markets

50+ Carriers Direct & Brokered

25K Premium (+ or -)

Professional

Admitted & Non-Admitted Markets

50+ Carriers Direct & Brokered



COMMERCIAL BUSINESS TEAM

Phone 800-275-3193 Fax 800-275-3194
Direct 214-295-1600 Fax 214-295-1700
Dial Direct 214-295-1EXT#

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

* Available for online quoting

Meredith Eanes, CIC, CLCS - Ext. 656
Commercial Underwriting Manager
meanes@combinedgroup.com

Liz Roberts, CIC - Ext. 633
Middle Market & Professional Lines Manager
lroberts@combinedgroup.com

Sallie Sills - Ext. 641
Regional Marketing Manager
ssills@combinedgroup.com

Standard Lines (Admitted Markets)

*CNA (all), Travelers (all), *Starr (BOP), *Kemper (auto), Employers (WC), First Comp (WC), Zenith (WC), Texas Mutual (WC)

Candace Jackson - Ext. 648
Underwriter
cjackson@combinedgroup.com

Carlos Johnson, TIIA - Ext. 658
UW Assistant
cjohnson@combinedgroup.com

Small Business Brokerage

(Admitted & Non-Admitted Markets – Both Standard and E & S)

*USLI, AXA, Philadelphia, Braishfield, Cover X Specialty

Nicole Austin - Ext. 670
Underwriter
naustin@combinedgroup.com



Sylvia Garcia - Ext. 588
UW Assistant
sgarcia@combinedgroup.com

Excess and Surplus

Binding Authority (Non-Admitted Markets)

*Atlantic Casualty, ICAT, *Lloyds, *Nautilus, *Northland, *RSUI

Dave Johnson, CIC - Ext. 649
Senior Underwriter, New Business
djohnson@combinedgroup.com

Angie Kennard - Ext. 653
Renewal Account Manager
akennard@combinedgroup.com

Derek Fort, CLCS - Ext. 650
Underwriter, New Business
dfort@combinedgroup.com

Katy Alley - Ext. 654
UW Assistant
kalley@combinedgroup.com

Professional Lines

Access to 50+ Carriers both Direct & Brokered Markets

Liz Roberts, CIC - Ext. 633
Professional Lines Broker
lroberts@combinedgroup.com

Middle Market – Property, GL and WC

Access to 50+ Carriers both Direct & Brokered Markets

Bobbie Hayes - AIC, ACSR, CSRM Ext. 651
Worker's Comp Broker & **FabriCare** Underwriter
bhayes@combinedgroup.com

Cindy Wood CISR Ext. 652
Property & Casualty Broker
cwood@combinedgroup.com



Commercial Business

Combined Group We have a Solution for your Commercial Business!

Combined Group aspires to be the very best Company to handle all of your Commercial Business Accounts!

To Process Your Application
Important Information that helps us:

- * Date Quote is Needed
- * Target Premium and/or Expiring Premiums (if possible)
- * What Markets Have Already Been Approached

Online (Quote Express) Binder Request

- * Printed Copy of Request for Binder
- * Copy of the Quote
- * Signed, Completed Acord Applications
- * Supplemental Applications (if required for your risk)
- * Currently Valued Loss Runs for the 3 Previous Years (if applicable)
- * Any Other Information Requested on the Binder Request

Manual Submissions

- * Completed Acord Applications
- * Supplemental Applications (if required for your risk)
- * Currently Valued Loss Runs for the 3 previous years (if applicable)

Send New Submissions to:
apps@combinedgroup.com

New Business Submissions	apps@combinedgroup.com
Bind Requests	bind@combinedgroup.com
Endorsement Requests	endorsements@combinedgroup.com
Loss Run Requests	lossruns@combinedgroup.com
Policy Copy Requests	policies@combinedgroup.com
Market Inquiries	marketing@combinedgroup.com

CARRIERS

* Available for Online Rating in Quote Express
* Quote Express Help Desk – 214-295-1555

Standard
(Admitted)

- * **CNA** (all lines)
- * **Travelers** (all lines)
- * **Starr** (BOP only)
- * **Kemper** (auto only)
- * **Employers** (WC)
- * **First Comp** (WC)
- * **Texas Mutual** (WC)
- * **Zenith** (WC)

Excess and Surplus
(Binding)

- * **Atlantic Casualty**
- * **ICAT**
- * **Lloyds**
- * **Northland**
- * **Nautilus**
- * **RSUI**

Small Business Brokerage
(Admitted and Non-Admitted)

- * **USLI** (Admitted & Non-Admitted)
- * **AXA** (Admitted)
- * **Philadelphia** ((Admitted)
- * **Cover X** (Non-Admitted)
- * **Braishfield** (Non-Admitted)

Middle Market

&

Professional Lines

Access to 35+ more Carriers through Brokered Markets

USLI
Also available for Instant Phone Quote
888-845-1625

Access to over 50 Carriers Both Direct and Brokered Markets



**Preferred
Classes**

Standard Lines

Combined Group
We have a Solution for your Standard Lines!

Combined Group aspires to be the very best Company to handle all of your Standard Lines Accounts!

BOP

- Bakeries
- Bookstores
- Card, Stationary Stores
- Car Washes
- Caterers
- Christmas Stores
- Churches/Religious Organizations
- Coffee/Tea Stores
- Consultants (*Management, Weddings*)
- Costume/Formal Wear Rental Stores
- Donut Shops
- Engineers & Architects
- Family Clothing Stores
- Florists
- Garages (*No towing, customer drop off, mobile repair or rental cars*)
- Gift Shops
- Golf & Pro Shops
- Hardware Stores
- Health and Natural Food Stores
- HVAC
- Home Furnishing Stores
- Ice Cream Shops
- Insurance Agents
- Interior Decorators
- Juice Bars
- Janitorial Supply (*Distributors only*)

- Ladies Specialty Stores
- Laundry & Dry Cleaning (*Receiving Stations*)
- Lawn Care
- Liquor Stores
- Machine Shop & Manufacturer
- Medical Offices (*No Outpatient*)
- Music & Art Studios
- Nail Salons/Beauty Salons
- Pet Groomers & Pet Sitters
- Photography
- Piano & Organ Stores
- Printers/Paper/ Textile
- Real Estate Agents
- Retail (*Central Station Alarm, Clothing – no children*)
- Shoe Stores
- Speech Therapists
- Sporting Goods Stores
- Sunglasses Shops
- Tailor shops
- Technology/Programming (*nothing related to GPS or aircraft*)
- Travel Agencies
- T-Shirt Shops
- Veterinarians
- Washateria – Coin Operated
- Weight Loss Clinics

WC

- Hotel/Motel (*no drivers*)
- Landscape (*no tree trimmers*)
- Restaurants

Auto

- Contractors
- form E filing only
- no tractor trailers
- no hot shot
- no passenger transportation (*exception – hearse transporting deceased*)

LRO's

- Office Exposure Only
- Wind & Hail Deductible Available
- Tenant must be eligible for BOP
- No More than 25% Vacancy
- Limited Houston Eligibility

Umbrella

**More Classes
Available**

ALL Lines
(BOP, Auto, WC, Umbrella)

CNA
* **Online Rating**

Travelers
*Manual Submission

BOP Only

Starr
* **Online Rating**

AUTO Only

Kemper
* **Online Rating**

WC Only

Employers
First Comp
Texas Mutual
Zenith
*Manual Submission



Combined Group

We have a Solution for your E & S Lines!

**Preferred
Classes**

**Excess &
Surplus
(Binding)**

Combined Group aspires to be the very best Company to handle all of your E & S Accounts!

**Package
General Liability
Property**

- * 1-4 Family Dwellings
Adult Entertainment (*Night Clubs*)
- * Apartments
- * Automobile Repair/Service Shops
Bars/Taverns
- * Buildings/Offices (*mercantile or mfg*)
Cabinet Makers
- * C-Stores / Grocery Stores
- * Churches, Religious Organizations
- * Clothing or Wearing Apparel Stores
- * Concrete Construction
Contractors
Daycares
Framed Apartments in Houston
- * Gasoline Stations (*self-serve*)
- * Handyman (GL)
- * Hotels/ Motels
Hotshot
- * Landscaping
- * Lawn Care (*Including Tree Trimming*)
- * Lawn Sprinkler Installation
- * LRO's
Manufacturers (GL)
Mobile Car Wash (GL)
Mobile Concessionaire (GL)
Offices
- * Painting
- * Professional Offices
- * Remodeling Contractors
Residential Movers
- * Restaurants
- * Roofing
Swimming Pool Service
Tanning Salons
Tattoo Parlors
- * Tree Pruning / Trimmers
- * Truckers – Movers (GL)
- * Warehouses
Warehouses (Lessors Risk Only)

Inland Marine
Contractor's Equipment
Miscellaneous Tools

Excess Liability

Wind
Tier 1 (ICAT) & 2
Including Harris County
Based on Location and Occupancy

**More Classes
Available**

* **Classes Eligible for Bindable Quotes** (*online in Quote Express*)

**Atlantic
Casualty**
*Online Rating

ICAT
*Manual
Submission

Lloyd's
*Online Rating

Nautilus
*Online Rating

Northland
*Online Rating

RSUI
*Online Rating



Small Business Brokerage

Preferred Classes

Combined Group

We have a Solution for your Small Businesses, both Admitted and Non-Admitted Markets!

Combined Group aspires to be the very best Company to handle all of your Small Business Brokerage Accounts!

General Liability

1-4 Family Dwellings
Consignment
Liquor Stores/Convenient Stores/Gas Stations/Grocery (GL/Liquor or Both)
Janitorial
LRO's
Oil & Gas
Restaurants
Restoration Contractors
Small Contractors
Special Events
Truckers
Vacant Buildings
Vacant Land

Package/BOP

1-4 Family Dwellings
Beauty/Barber/Nail Salons
Daycare
Liquor Stores
LRO's
Restaurants/ Fast Foods
Retail "Main St. Mercantile"
Offices Risks

Liquor Liability

Bars
Breweries/Micro-Breweries
BYOB Restaurants
Catering & Bartending Services
Fraternal, Civic, Social Organizations
Liquor Stores
Restaurants
Special Events

Property

Builder's Risk
Hotels/Motels
LRO's
Manufacturing
Monoline BPP
Nursing Homes
Retail
Vacant Buildings
Warehouses

Non-Profit Package

Art & Culture
(Theaters/Dance Groups/Comedy Groups/etc)
Charities
Churches, Religious Organizations
Community Associations
(Condo/Townhomes/Homeowners)
Fraternal, Civic, Social Organizations
Special Events
Specialty (Chamber of Commerce/Trade Associations/Booster Clubs)
Social Services (Animal Shelter/Youth Mentoring/Reading Programs/etc)
Youth Sports Organizations

Special Events

Festivals
Concerts
Conventions & Trade Shows
Hole in One
Non-Profits
Parades
Sporting Events
Weddings

Inland Marine

Cargo
Contractor's Equipment
Select Traveling Equipment (ATM's, Medical, Golf Carts, Photography)

Environmental Liability/ Pollution

Premises Environmental
Contractor Environmental
Contractor Environmental & Professional Coverage

Umbrella

Up to \$5M Stand alone

More Classes Available

AXA and Philadelphia

(Admitted Markets)

*Manual Submission

USLI

(Admitted and Non-Admitted Markets)

***Online Rating (Quote Express)**

Or Instant Phone Quote

888-845-1625

Cover X and Braishfield

(Non-Admitted Markets)

*Manual Submission

apps@combinedgroup.com

Quote Express Help Desk
214-295-1555

www.combinedgroup.com



Phone Quote (USLI) Underwriters are available from; 8:00 AM to 7:00 PM CST, Monday-Friday and Saturday 8:00 AM – 12:00 PM CST

With just a few questions, we can provide you an Instant Quote for:

Small Business Brokerage (USLI Products only)
Click "USLI Instant Quote" In Quote Express and get an Instant Phone Quote or Quote On-Line 24/7

*** Important Notice ***
***** Special Events *****
We must receive your request to bind at least 72 hours prior to the event. All special event policies must be paid in full at the time of binding. Payment for binders received 8 or more calendar days prior to the event may be made by completing the Special Event ACH form along with a voided check. Payment for binders received 7 or less calendar days prior to the event will need to be made by wire or cashier's check. Upon specific request, wiring instructions will be furnished.

Commercial Line Products

- 1-4 Family Dwellings
Apartments
Artisans (30 classes)
Beauty/Nail Salon/Barber Shop
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
Residential Condominium Units Owners
Restaurants*
Specialty Training Schools
Truckers General Liability
Vacant Building
Vacant Land

Directors & Officers / Employment Practices Liability

- Community Association Professional Liability
Employment Practices Liability
Medical Providers Employment Practices
Non Profit Directors & Officers Liability

Errors & Omissions

- Property Managers Professional Liability
Real Estate Agents Errors & Omissions
Miscellaneous Professions Errors & Omissions
Technology Professionals

Inland Marine

- Builder's Risk
Contractor's Equipment

Liquor/Event Products

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

Non-Profit Products

- Arts & Culture
Community Associations
Condo Mini Package
Specialty Non Profit
Storefront Community Churches
Youth Sports

* Liquor liability is available for convenience, deli, grocery, liquor stores and restaurants in most states



Middle Market

Combined Group
We have a Solution for your Middle Market clients!

Combined Group aspires to be the very best Company to handle all of your Middle Market Accounts!

Worker's Comp
All Classes
High E-Mod
Over \$100K Premium
Auto Service

Auto
Fleet- Over 10 Power Units

Monoline Umbrella
All Classes
Up to \$10M limits

Package
Full Account (all lines)
Equipment Breakdown

General Liability
All Classes
(Primarily E & S)

Property
Wind – Include or Exclude
Wind – need SOV/COPE
Inland Marine
\$3M TIV Minimum

Property and Casualty Required Submission Information
ACORD 125, 126 & 140 (packages)
ACORD 125, 126 (monoline GL)
ACORD 125, 140 (monoline property)
Loss Runs (5 yrs currently valued)
Supplemental (if applicable)
Statement of Values (if applicable)

WC Required Submission Information
ACORD 125 & 130
E-MOD Worksheet
(4yrs \$20-\$25K & higher)
Loss Runs (5 yrs currently valued)
Supplemental (if applicable)
Safety & Loss Control Info

Direct Markets
28+ Carriers

High Value Property Accounts
Premiums of \$25k + or –
Or Extreme Exposures

Brokered Markets
30+ Carriers



**Preferred
Classes**

Professional Liability

Combined Group We have a Solution for your Professional Accounts!

Combined Group aspires to be the very best Company to handle all of your Professional Liability

Miscellaneous (E&O) Professional

Over 300 Miscellaneous classes available
Tailored definition of professional services

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

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 and regulatory proceedings

Accountants

Home Health Care

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

Crime

1st and 3rd party

Mortgage Brokers

Churches/Religious Organizations

Kidnap and Ransom

Insurance Agents

Commercial and Personal Lines

More Classes Available

Increase
your hit
ratio!

PRO

Miscellaneous
Professional
Liability Minimum
premium of \$400

PRO

apps@combinedgroup.com

www.combinedgroup.com



TERRITORIES

Combined Group

Territories highlighted in red will quote/rate ONLINE in Quote Express
All other states require manual submission to: apps@combinedgroup.com

STANDARD (Admitted)

GNA (all lines)

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

Travelers (all lines)

All (except AK AND HI)

Starr (BOP only)

All (except AK and HI)

Kemper (auto only)

AZ, CA, CO, OR, TX only online

Employers (WC only)

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, TX, UT, VA, WI

First Comp (WC only)

AK, AL, CA, CO, DE, FL, LA, NC, NM, NV, MD, MI, TX, VT

Texas Mutual (WC only)

TX (other states may be considered if majority of payroll in TX)

Zenith (WC only)

TX (other states may be considered if majority of payroll in TX)

E & S BINDING (TX & OK Online Only)

Atlantic Casualty

NM, OK, TX

ICAT

TX

Lloyds

TX

Northland

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

Nautilus

AL, AR, MS, OK, TX

RSUI

TX

SMALL BUSINESS BROKERAGE

USLI (Admitted & Non-Admitted)

All (except AK and LA)



AXA (Admitted)

All States

Philadelphia (Admitted)

All Except LA

Cover X (Non-Admitted)

All except MO, RI, WY

Braishfield (Non-Admitted)

All except IL and KY (for Property)
All except LA (for General Liability)

Note

In addition to not all states quoting online, not all classes that we have a market for quote online as well.

If the class you enter does not quote online and we have a market, please manually submit your app to:

apps@combinedgroup.com

Combined Group

STANDARD Market

Each risk is reviewed individually

CNA

Some Tiers 1 & 2

Some Property in Tier 2

Travelers

(Excludes Harris and Ft. Bend Counties - Will write in Harris county if heavy non-combustible or better construction, built within the last 20 years.

ALL States and in Coastal Areas

Starr

Tier 2 Counties

With a separate wind and hail percentage deductible

ICAT

E & S BINDING

Based on Location and Occupancy

Northland

Tiers 1 & 2
Including Harris County

Wind Only and ALL other Perils (AOP)

Tier 2
Including Harris County

Package Only

RSUI

Tier 2
NOT in Harris, Ft. Bend or Orange Counties

Nautilus

Atlantic Casualty

NO WIND

Lloyds

Property Values up to \$1M Per Location

Tier 2
Including Harris County

SMALL BUSINESS BROKERAGE

Based on Location and Occupancy

Philadelphia

Tier 2

Harris County depends on location, construction and roof type

USLI

Tier 2
Including Harris County

On Non-Structural property up to \$250k

Braishfield


Tier 2
Including parts of Harris County

Up to 2.5M per location in NW Harris County

NOT in Brazoria, Chambers, Galveston, Jackson, Jefferson, Matagorda, Orange, or SE part of Harris County

Combined Group Carriers

* Online Rating in QE (Quote Express)

 Carriers/ Carrier Access	Standard (Admitted)	E & S Binding (Non-Admitted)	Small Business Brokerage (Standard and E & S) (Admitted & Non-Admitted)	Middle Market Property	Middle Market GL & WC	Professional Lines
CNA (All Lines) *						
Employers (WC)						
First Comp (WC)						
Kemper (Comm Auto) *						
Starr (BOP only) *						
Texas Mutual (WC)						
Travelers (All Lines)						
Zenith (WC)						
Atlantic Casualty *						
ICAT						
Lloyd's of London *						
Nautilus *						
Northland *						
RSUI *						
AXA (admitted)						
Cover-X (non-admitted)						
Philadelphia (admitted)						
USLI (admitted & non-admitted) *						
Braishfield (non-admitted)						
Ace/Westchester						
Admiral						
AIG						
Amerisafe (WC)						
AmRise						
AmTrust (WC)						
Arch						
Aspen						
Axis						
Beazley						
Berkshire Hathaway						
Business Risk Partners						
Chubb						
Crum & Forster						
Diamond						
Essex						
Everest Indemnity						
General Star						
Hiscox						
HCC						
Ironshore						
Lawyers Professional Program						
Markel						
Monitor						
Navigators						
QBE (WC)						
RLI - Mt. Hawley						
RTW (WC)						
Seneca						
Scottsdale						
Summit Holidays (WC)						
Starr Surplus Lines						
XL Group						

apps@combinedgroup.com

Middle Market and Professional Lines are both direct and some brokered markets.

** Note - Combined Group has access to more carriers through additional brokered markets.





Payment & Financing Options

Combined Group

We have a Solution for all your Payment and Financing Needs!

CNA (All Lines)

Annual
Semi Annual (60% down plus 1 installment)
Quarterly (33% down plus 3 installments)
25% down, 9 installments
25% down, 7 installments
\$7 Installment Fee
C.N.A. Insurance
PO Box 790094
St. Louis, MO 63179

Customer Service:
1-877-574-0540

Travelers (All Lines)

Annual
Two Pay (25% down, 1 installment)
Quarterly (25% down, 3 installments)
25% down, 5 installments
25% down, 10 installments
10% down, 9 installments
\$6 Installment Fee
Travelers Insurance Company
PO Box 26208
Richmond, VA 23260-6208

Customer Service:
1-888-237-9948

Starr (BOP Only)

Full Pay or
Combined Premium Finance (CPE)

ACH Required for Deposit

Dovetail MGA
PO Box 602778
Charlotte, NC 28260-2778

Customer Service:
1-866-954-9772

Kemper (Auto Only)

12-Month Term
Annual
25% down, 9 installments
9% down, 10 installments,
ONLY AVAILABLE IF FORM E IS REQUIRED
6-Month Term:
19% down, 4 installments

Kemper Insurance
PO Box 660420
Dallas, TX 75266-0420

Customer Service:
1-877-574-0540

Employers (WC)

Pay in Full
If less than 1K Premium

Payment Options
Annual, Quarterly,
Monthly (15%+9 or 20%+9)

Mail Payments to:
Employers
P.O. Box 52791
Phoenix, AZ 85072-2791

Customer Service:
1-512-651-0803

First Comp (WC)

Payment Options
Annual, Semi Annually w/ 60%
down, Quarterly w/ 40% down,
Monthly (15%+10)

Mail Payments to:
Central Park Plaza
222 South 15th St. Ste 1500 N
Omaha, NE 68102-1680

Customer Service:
888-500-3344

Texas Mutual (WC)

Payment Options
15% down with 10 installments

Mail Payments to:
Texas Mutual Insurance Company
PO Box 12058
Austin, TX 78711-2058

Overnight:
6210 E Highway 290
Austin, TX 78723-1098

Customer Service:
800-859-5995

Zenith (WC)

Under \$5,000: \$1,000 down with
installments
Over \$5,000: 20% down with 9
installments

Zenith Insurance Company
4415 Collections Center Drive
Chicago, IL 60693

Overnight:
Zenith Insurance Company
21255 Califa Street
Woodland Hills, CA 91367

Customer Service:
800-440-5020

All E & S Carriers

- No payment plans available through the carrier.
- Combined Premium Finance (CPF) option is available for these policies.
- Payment and all Customer Service questions will be handled by The Combined Group.

Combined Premium Finance (CPF)

Contact: **Adelmo Enamorado**, 800-275-3193 Ext **680**

- The Combined Group has a Premium Finance Division to fulfill all your Commercial Premium Finance needs.
- We can finance policies written through The Combined Group or any other MGA.
- With our online quoting platform, you will no longer have to wait or sift through faxes.
- We can deliver an instantaneous quote for you to present to your insured and close the deal!

Finance Express (CPF) Online Financing

- 24 hours a day, 7 days a week
- In all 50 states
- 2x faster than any online competitor
- Creativity with customized financing

apps@combinedgroup.com

www.combinedgroup.com



AgentDirectExpress™ and RealTimeExpress™

Did you realize that small commercial policies (BOP, Commercial Auto, and Workers Compensation) account for over 80% of the commercial business written in the United States?

Just imagine if you could go to one source and receive multiple quotes from several national carriers in real-time, without re-keying data or answering the same question twice and receive your full direct commissions and guaranteed supplemental commissions.

That's exactly what *AgentDirectExpress* and *RealTimeExpress* do for your agency!

An on-line, real-time, comparative rater that provides simple to read carrier coverage comparisons and endorsement options for:

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

National carriers represented on *AgentDirectExpress* and *RealTimeExpress*:

- **Allied**
- **C.N.A.**
- **Hartford**
- **Liberty Mutual Agency Markets (America First, Colorado Casualty, Golden Eagle, Indiana Insurance, Montgomery, Ohio Casualty, Peerless, etc...)**
- **Foremost**

RealTimeExpress™ BOP

Garrett Eckerling Premium Summary

Carrier Name Line Of Business	Premium	Status	Options	Binder Request
Hartford BOP	\$951.00	Quoted View Message	Quote - Link to Carrier	Binder - Link to Carrier
Hartford Monoline GL	\$425.00	Quoted View Message	Quote - Link to Carrier	Binder - Link to Carrier
Hartford Monoline Property	\$933.00	Quoted View Message	Quote - Link to Carrier	Binder - Link to Carrier
CNA BOP	\$1,557.00	Quoted	View Quotation	Binder - Link to Carrier
Safeco BOP	\$1,275.00	Quoted	Quote - Link to Carrier	Binder - Link to Carrier
Zurich BOP	\$896.00	Quoted	View Quotation	Binder - Link to Carrier
Golden Eagle Insurance BOP	\$500.00	Quoted	Quote - Link to Carrier	Binder - Link to Carrier
Allied P&C Insurance Company BOP	\$848.00	Quoted Subject to Eligibility	View Quotation	Binder - Link to Carrier

* There may be coverages automatically provided by Golden Eagle Insurance for eligible BOP risks that are not reflected in the premium quoted above. These coverages, when included, may result in premium differences when clicking the Link to Carrier options to complete your submission.

www.agentdirectexpress.com
www.realtimeexpress.com
Contact: Mark Van Horn
mvanhorn@quantumsys.net
 Office 214-295-1586



Online
Easy to Use
Claims Reporting

Non-Subscriber Programs

Combined Group We have a Solution for your Non Subscription Clients!

The Combined Group is pleased to offer occupational injury products to serve Texas nonsubscribers:
Comprehensive Employers Indemnity (“CEI”) Select Employers Indemnity (“SEI”)

Combined and Anchor provide nonsubscriber specialization, policy/benefit options and full service solutions. Experience allows us to bring you a full compliment of services with seasoned, dedicated nonsubscription professionals:

- | | |
|-----------------------|----------------------------------|
| * Binding authority | * Safety program evaluation |
| * Coverage evaluation | * ERISA “roll out” services |
| * TPA services | * “Excess” claims administration |
| * Loss prevention | * Medical case management |

POLICIES FEATURE

North American Capacity (A XV)
Comprehensive Employer’s Indemnity*
Select Employers Indemnity
(CEI/SEI)

- Policy limits up to \$25,000,000 CSL
- \$25,000,000 aggregate policy limit
- Employee sub-limit options available
- Non-Admitted form
- Pay on behalf or reimbursement form
- Self-insured retentions up to \$1,000,000
- ERISA plan included
- Weekly income up to 260 weeks
- Defense outside limits
- Employer chooses their own legal counsel
- *Subject to policy form, conditions and exclusions

Frequently Asked Questions

Q: Does Texas law require employers to carry workers’ compensation insurance?

A: No. Employers may be either subscribers (purchasers of W.C.) or non-subscribers.

Q: How difficult is it to become a non-subscriber?

A: It’s a simple three step process:

- 1) File annually the form DWC-5 with the Texas Department of Insurance.
- 2) Post on your bulletin board, in English and Spanish, the required non-subscription form.
- 3) Advise your employees.

Q: Are there many non-subscribing employers in Texas?

A: The 2010 TDI Workers’ Compensation Research Group study on non-subscription estimates that over 32% of all Texas employers are non-subscribers.

Q: If one of my Texas employees is injured outside Texas, is he covered?

A: Yes. Our coverage is worldwide.

Q: Must the employer pay the claims and then get reimbursed?

A: No. We offer either a “pay-on-behalf-of” form or an indemnity (reimbursement) form. The option is the employer’s. There is no price differential.

Q: Are there ways to mitigate my legal liability as a non-subscriber?

A: There are two. **First**, the ERISA plan we provide includes an arbitration provision. Upon notification the employee accepts arbitration as his sole remedy. **Second**, our policy provides legal liability coverage and defense costs for claims exceeding your SIR, if applicable.

Q: What areas does your ERISA plan cover?

A: By utilizing the mandatory arbitration agreement in your ERISA plan provided by us, you may eliminate all employee litigation including occupational injuries, sexual harassment, discrimination, Americans with Disabilities Act, American Family Medical Leave Act, etc. Although your CEI or VIP policy only applies to occupational injuries, your ERISA plan will move all disputes to arbitration rather than the courthouse.

Q: Are we required to utilize your Preferred Provider Organization (PPO)?

A: No, we will utilize the doctors of your choice if you so desire.

Q: How does being a non-subscriber differ from being a purchaser of workers’ compensation?

A: If you purchase workers’ compensation, it is a violation of the law to direct the employee to the doctor of your choice. As a non-subscriber, no such prohibition exists. In fact, direction of employees is a key fraud-fighting tool and cost savings. As a non-subscriber, you may be as involved in the claims process as you desire. If you wish you may investigate claims or even handle your own claims.

Third, to deny a claim as a subscriber, the insurer must be able to prove the employee was not injured during the course and scope of employment. As a non-subscriber, the employee can be required to prove he was injured during the course and scope of employment.

Fourth, employee benefits under Workers’ Compensation are unchangeable. As a non-subscriber, benefits can be tailored to fit the needs of your employees.

Fifth, Workers’ Compensation is the sole remedy for occupational injuries for subscribers. Non-subscribers fall within the general tort system: similar to your general liability and automobile liability exposures. There are other differences but we consider the above to be the most significant.

Contact Mike Metcalf at 214-295-1626

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Non Sub Marketing Rep



Combined Group

Solutions That Simplify!

Appointed Agents Marketing Guide



THANK YOU!

We Appreciate Your Business!

Partnering Together and Finding Solutions That Simplify!

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