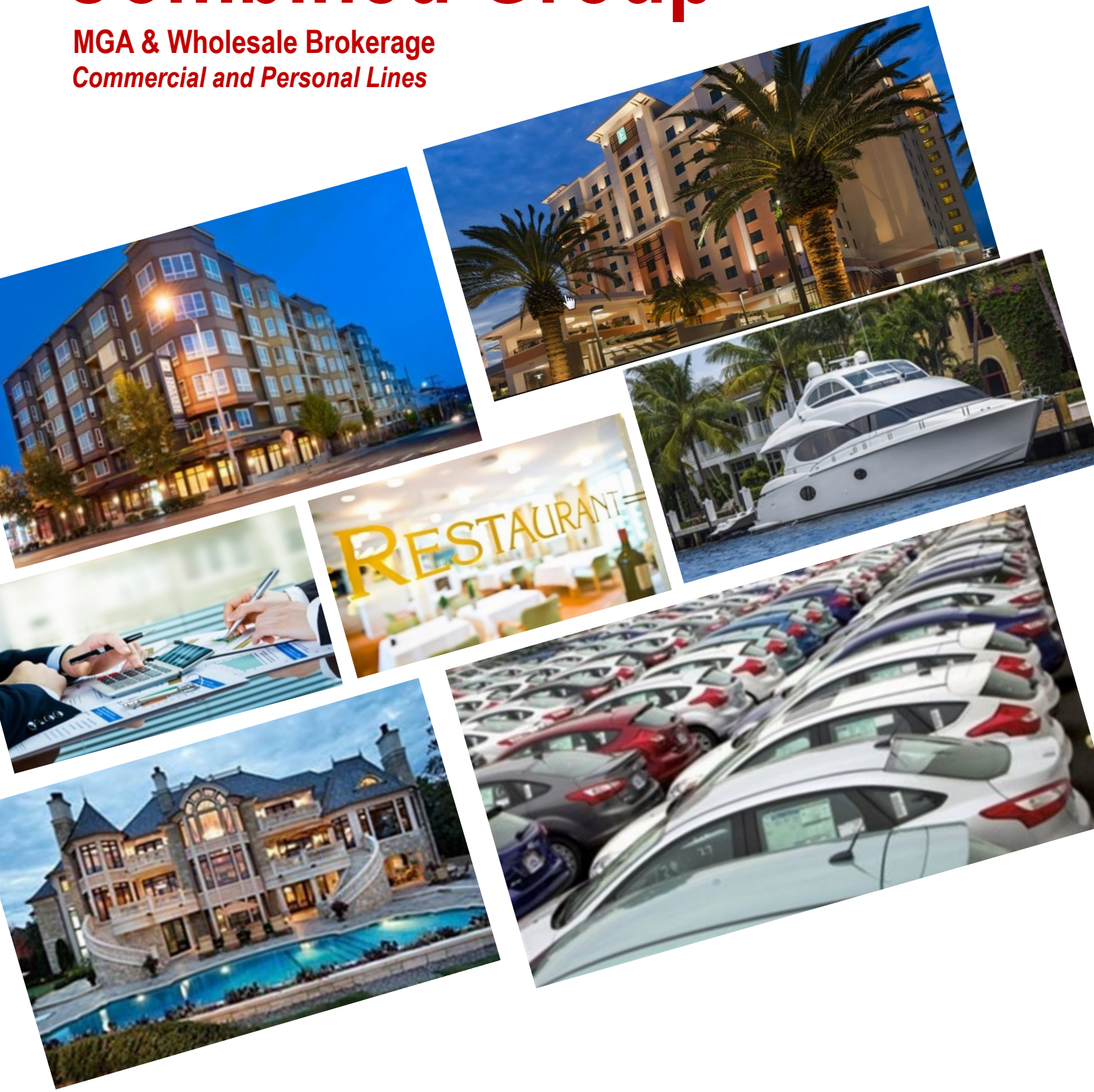


# Combined Group

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



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



**September 2021**

## **BROKERAGE TEAM**

### **STANDARD LINES** (BOP, WC, AUTO, UMBRELLA)

**Shameka Massey**, Standard Lines Broker

smassey@combinedgroup.com

214-295-1659

### **USLI** (Phone / Web Quoting)

**Nicole Austin**, USLI New Business

(USLI Phone Quote/Web & Personal lines)

naustin@combinedgroup.com

214-295-1670

**Olga Garcia**, USLI Renewals

ogarcia@combinedgroup.com

214-295-1675

### **PROFESSIONAL LINES**

**Liz Roberts**, CIC Brokerage Unit Leader /

Professional Lines Broker

lroberts@combinedgroup.com

214-295-1633

**Merilyne Moodley**, Brokerage UW Assistant

mmoodley@combinedgroup.com

214-295-1639

### **PERSONAL LINES**

**Tori DeRudder**, Personal Lines Broker

tderudder@combinedgroup.com

214-295-1645

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### **NON-SUBSCRIPTION / OCCUPATIONAL ACCIDENT**

**Ken Dahl**, NS Manager and Underwriter

kdahl@combinedgroup.com

214-295-1622

**Lance Johnson**, NS Sales

ljohnson@combinedgroup.com

214-295-1625

**Trish Acosta**, NS Underwriter

tacosta@combinedgroup.com

214-295-1620

Non-Sub New Submissions: [CEI@COMBINEDGROUP.COM](mailto:CEI@COMBINEDGROUP.COM)

## **E & S BINDING TEAM**

**Dave Johnson** CIC—E & S Binding Unit Leader /

E & S New Business Underwriter

djohnson@combinedgroup.com

214-295-1649

**Derek Fort**, CLCS, CIC, UW- New Business

(E & S Binding & Garage)

dfort@combinedgroup.com

214-295-1650

**Porschea Musser**, Underwriter, New Business

(E & S Binding UW and E & S Broker)

pmusser@combinedgroup.com

214-295-1657

**Meredith Eanes**, CIC, CLCS, UW Renewals

meanes@combinedgroup.com

214-295-1656

**Araceli Rangel**, UW Renewals

arangel@combinedgroup.com

214-295-1662

**E & S BROKERAGE** (High TIV, Hard to Place risks, etc.)

**Porschea Musser** (E & S Binding UW and E & S Broker)

pmusser@combinedgroup.com

214-295-1657

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### **MARKETING**

**Sallie Sills**

ssills@combinedgroup.com

214-295-1641

### **ACCOUNTING**

**Bobby Jacobs / Donna Hauser**

bjacobs@combinedgroup.com / dhauser@combinedgroup.com

214-295-1682 / 214-295-1681

### **FINANCE (CPF)**

**Adelmo Enamorado**

ae@cpfcapital.com

214-295-1680

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

**Mark Van Horn**

mvanhorn@combinedgroup.com

214-295-1586

**Endorsements:** [endorsements@combinedgroup.com](mailto:endorsements@combinedgroup.com)

**Loss Runs:** [lossruns@combinedgroup.com](mailto:lossruns@combinedgroup.com)

**Marketing:** [marketing@combinedgroup.com](mailto:marketing@combinedgroup.com)

**Policies:** [policies@combinedgroup.com](mailto:policies@combinedgroup.com)

## **Combined Group**

Phone: 214-295-1600

Fax: 214-295-1700

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

Quote Online: [www.combinedgroup.com/agent-login](http://www.combinedgroup.com/agent-login)

We have many classes that can be quoted in more than one of our departments, some online and some by manual submission. It will depend on the risk and exposures to determine if it will be admitted or non-admitted. Much of this, you can take control of by rating online in one of our raters first. Please see our most popular classes below.

	RATE ONLINE					MANUAL SUBMISSION
	USLI Rater Phone Quote 888-845-1625	BOP Rater	E & S Rater	Work Comp Rater (CNA/TRVLs)	Cyber Rater 8 carriers online	<i>The below lines of coverage will require a manual submission to apps@combinedgroup.com</i>
Apartments			*			Commercial Auto
Artisan Contractors	*	*	*	*		E&S Brokerage ((Hard to Place GL Risk)
Auto Services/Repair Shops		*	*			E&S Brokerage (High Value TIV / Coastal Property)
1-4 Dwellings	*		*			Professional Lines
Beauty/Nail Salon/Barber	*	*	*	*		Garage Risks
Builders Risk	*		*	*		Personal Lines
Buildings / Offices	*	*	*	*		
Business Services	*	*	*			
Churches	*	*	*	*		
Clothing Stores	*	*	*			
Commercial Excess/Umbrella	*					
Concessionaire/Vendor	*		*	*		
Concrete Construction			*			
Convenience/Deli/Grocery		*	*			
Day Cares			*			
Electronic Stores	*	*	*	*		
Fitness Centers	*		*			
Gas Stations/C-Stores	*		*			
General Contractors			*			
Healthcare		*	*			
Hotel/Motel			*	*		
Inland Marine	*		*			
Janitorial Services	*	*	*			
Land Leased to Others	*		*			
Laundromats	*	*	*			
Lawn Care / Landscaping	*	*	*			
Lessor's Risk Only	*	*	*	*		
Liquor Liability	*					
Liquor Stores	*		*			
Main Street Mercantile	*	*	*	*		
Mobile Home Parks	*	*	*	*		
Non-Profit	*		*			
Oil & gas						
Office Risks	*		*			
Pet Care	*	*	*	*		
Remodeling Contractors		*	*			
Residential Condo Owners	*		*			
Restaurants	*		*	*		
Retail Stores	*	*	*	*		
Roofing		*	*			
Special Events	*					
Specialty Training Schools	*					
Technology		*	*	*		
Truckers General Liability	*		*			
Vacant Building	*		*			
Vacant Land	*		*			
Warehouses	*		*			
Wholesales & Distributors	*	*	*			

**Quote Online:** [www.combinedgroup.com/agent-login](http://www.combinedgroup.com/agent-login)

**Manual Submissions:** [apps@combinedgroup.com](mailto:apps@combinedgroup.com)

# STANDARD LINES / ADMITTED

*There are many standard admitted BOP classes available. Some carriers and classes are online and some are a manual submit based on carrier eligibility. Lines of business available — BOP/ GL, WC, AUTO, UMBRELLA.*

## Target Classes—offered by one or more of our admitted carriers

- Artisan Contractors
- 1-4 Dwellings (USLI)
- Beauty/Nail Salon/Barber Shop
- Child Care- Commercial
- Commercial Excess/Umbrella
- Concessionaire/Vendor
- Convenience Stores/Deli
- Dry Cleaners
- Fitness Centers
- Gas Stations
- Garage/Car Wash
- Grocery Stores
- Janitorial Services
- Land Leased to Others
- Laundromats
- Lawn Care
- Lessor's Risk Only
- Liquor Stores
- Main Street Mercantile
- Mobile Home Parks
- Office Product
- Restaurants
- Residential Condo Unit Owners
- Specialty Training Schools
- Truckers General Liability
- Vacant Building

## CARRIERS

**CNA \***

**GUARD**

**HISCOX \***

**TRAVELERS \***

**USLI / MT. VERNON \***

*\* Online / BOP Rater*

## USLI Phone Quote—888-845-1625 (Call to get a USLI Quote)

*Note: Mount Vernon is USLI's non-admitted paper.*

### Special Event Products (USLI)

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

### E & O and D & O (USLI)

### Non-Profit (USLI)

- Booster Clubs
- Chamber of Commerce
- Parent/Teacher Organizations

### Personal Lines Complimentary Markets (USLI)

- Personal Umbrella
- Condo/Renter's Insurance
- And more

### Inland Marine

- Builder's Risk
- Contractor's Equipment

### Liquor Liability (USLI)

- Convenience
- Deli
- Grocery
- Liquor Stores
- Restaurants

### Contacts:

**Shameka Massey, Standard Lines Broker—214-295-1659**

**smassey@combinedgroup.com**

**Nicole Austin, Combined Group USLI Broker - 214-295-1670**

**naustin@combinedgroup.com**

# STANDARD LINES

## COMMERCIAL AUTO *(No Monoline Commercial Auto / Must be packaged with a BOP)*

### 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

#### Auto CARRIERS

- **CNA**
- **Guard**
- **Travelers**

### INELIGIBLE

- 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, no Towing markets
- Hauling for others , Tractor Trailers, Airport Shuttles
- NO Transportation or Long Haul Trucking
- 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

## WORKERS COMP

### WC Info Needed

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

### WC CARRIERS

Amerisafe  
Berkshire Hathaway  
**CNA \***  
Employers  
First Comp  
Guard  
QBE  
Texas Mutual  
**Travelers \***  
Zenith

### WC Online \*

- **CNA \***
- **Travelers \***

## UMBRELLA *Available on a monoline or packaged basis*

### Standard Lines Contacts:

Shameka Massey - Standard Lines Broker  
smassey@combinedgroup.com  
214-295-1659

**Available in most states**

Manual submit: apps@combinedgroup.com

## PROPERTY / GENERAL LIABILITY (GL)

Available on a Package or Mono line basis.

- Hundreds of classes available
- Target TIV—3M and below
- Quick binding opportunities online
- Up to 20% Commission
- Add your own agency fee

**ONLINE  
(TX & OK)**

### E & S Online Rater (5 Carriers online\*)

- **Atlantic Casualty \***
- **Lloyd's \* (property only)**
- **Nautilus \***
- **Northland \***
- **RSUI \***

### Other States—Available in:

AL, AZ, AR, CO, GA, IL, MS, MO, NM, TN

**TX \*, OK \* (\* online)**

**Manual Submit**

- **Westchester (available in most states including wind in Tier 1&2)**
- **ICAT (Coastal with wind/hail Tier 1 & 2)**

### E & S Binding Contacts — New Business:

Dave Johnson—[djohnson@combinedgroup.com](mailto:djohnson@combinedgroup.com)

Derek Fort—[dfort@combinedgroup.com](mailto:dfort@combinedgroup.com)

Porschea Musser—[pmusser@combinedgroup.com](mailto:pmusser@combinedgroup.com)

## Eligible Classes Include

Dwellings, Churches, Restaurants, LRO's, Property, C-Stores, Gas Stations, Auto-Repair Shops & **more!**

## Eligible Contractor Classes

- General Contractors
- Remodeling & Artisan Contractors
- Appliance Installation
- Carpentry
- Remodeling Contractors
- Carpet Cleaners
- Power Washers
- Concrete Construction
- Debris Removal
- Door/Window Installation
- Sidewalk Pavers
- Electrical Installation
- Excavation
- Fence Construction
- Floor Covering Installation
- Furniture Installation
- Land Grading
- HVAC Installation, Servicing, Dealers
- Insulation Work
- Landscaping
- Masonry
- Painting
- Plastering
- Plumbing
- Sandblasting
- Septic Tank Installation/Sewer Cleaning
- Sheet Metal Work
- Solar Energy Contractors
- Swimming Pool Installation/Servicing
- Tree Pruning
- Roofers
- Window Cleaning
- **AND MORE...**

We have **Garage binding authority** with **ATLANTIC CASUALTY**  
in *Texas, Oklahoma and New Mexico (TX, OK, NM)*

**Garage Liability  
Garage Keepers Liability  
Dealers Open Lot**

## TARGET CLASSES

- Auto Body and Collision
- All Mobile Operations (Auto Detailing, No 100% Heavy Trucks)
- General Repair shops (Mechanic Shops, Oil Lube Shops, etc.)
- Auto Storage and Impound
- Contractors Equipment
- Car Dealerships (Smaller Dealerships—Dealers Open Lot -*Garage Keepers*)
- Farm Equipment
- High Performance Shops (4 x 4 off road, etc.)
- Heavy Truck Repair—Vehicle and Equipment
- Logging Equipment
- Mining Equipment
- Motorcycle Dealerships (ATV, Snowmobile, Dirt Bikes, etc.)
- 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 gas stations
- No self-service car washes
- No school buses
- No repair or specialty shops that do lift kits over 6 inches (incidental may be considered on a submit basis)
- Auto repair shops that have over 20% tire exposure (new or used)
- No Tire shops that do recaps and retreading of used tires
- No wrecker or repossession services
- No franchise auto dealers (i.e. Jeff Hunter Toyota, Ray Huffines Chevrolet, Huffines Jeep dodge, etc.)
- NOTE: Tire shops can be considered on a submit basis
- NOTE: All drivers must hold a valid U.S. driver's license

**Manual submit to:**  
**[apps@combinedgroup.com](mailto:apps@combinedgroup.com)**

**Garage Contact:**  
**Derek Fort - [dfort@combinedgroup.com](mailto:dfort@combinedgroup.com)**

# E & S BROKERAGE— LARGE ACCOUNTS PROPERTY

**Hard to Place Risks / High TIV / Coastal**

## PROPERTY - CARRIERS

Core Programs  
Devon Park  
Dual  
Great American  
Hanover Specialty  
HIIG  
Kinsale  
Origin Specialty  
Promont  
WKFC

## COASTAL PROPERTY - CARRIERS

Core  
Decus—Bridge Specialty  
ICAT  
IMS London (*Ocean Marine/Stock Throughput*)  
Ventus  
WKFC

## Property Highlights

- TIV's up to 100M
- With Wind / including Coastal/ Tier 1 & 2
- Beach Front / Barrier Island may be considered in some states
- Minimum Premiums may apply
- Wind deductible buyback options

### Broker Contact:

**Porschea Musser**  
[pmusser@combinedgroup.com](mailto:pmusser@combinedgroup.com)  
214-295-1657

## Target Classes

- Apartments
  - Condo's
  - Hotel/Motel (limited)
  - High Hazard Industrial Risks
  - LRO's
  - Manufacturers
  - Office Buildings
  - Public Storage
  - Restaurants
  - Retail
  - Warehouses
  - Vacant Buildings
  - Churches/Schools Programs
- AND MANY MORE...**

**Available in most states**

### Manual Submit to:

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

- Need at least 2 weeks lead time
- Fully Completed Acord Apps
- Supplemental (if applicable)
- Expiring or Target Premium
- Need by date
- Markets already approached
- 3-5 Years currently valued Loss runs



# E & S BROKERAGE—HARD TO PLACE RISK

## GENERAL LIABILITY

### GL Markets / CARRIERS

- **Dual** (*Small Commercial, EIFS*)
- **Great American** (*GL, Products & Completed Ops, Product Recall*)
- **Kinsale** (*GL & Products Liability*)
- **Origin Specialty**
- **Promont**
- **Tokio Marine**
- **West Congress**
- **WKFC & more...**

### Other Markets/ Lines of Business:

Builders Risk

Energy

Environmental

Healthcare

Inland Marine

Life Sciences

Transportation Floater

Motor Truck Cargo

Warehouse Legal Liability

Contractors Equipment

Equipment Sales and rental

Umbrella / Excess Liability

### Broker Contact:

**Porschea Musser**

**pmusser@combinedgroup.com**

**214-295-1657**

### General Liability Target Classes

- Amusement & Arcade Facilities
- CBD - Cannabis and hemp dispensaries, distributors, growers and processors
- Body armor and ballistic clothing
- Energy / Oil & Gas
- Contractors (All types)
- Firearms Stores
- Flea Markets
- Fuel Haulers
- Heavy construction
- Manufacturing & Distribution Risks
- Quarries
- Recreation & Leisure
- Products/Manufacturers
- Roofers
- Security Guards
- Tobacco and E-Cigarette manufacturers and importers
- Welding

### Manual Submit to:

**apps@combinedgroup.com**

- Fully Completed Acord Apps
- Supplemental (if applicable)
- Expiring or Target Premium
- Need by date
- Markets already approached
- 3-5 Years currently valued Loss runs

**Available in most states**

# PROFESSIONAL LIABILITY

## TOP CLASSES

### Miscellaneous (E&O) Professional

Over 300 Miscellaneous classes available  
**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)

Small to Large firms

### Crime

First and Third Party available for most classes.

### Cyber and Data Breach Liability

Data breach response policy limits  
Electronic media coverage  
Network security and privacy

### 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

### Insurance Agents

Commercial and Personal Lines and

### Accountants

### Mortgage Brokers

### Kidnap and Ransom

### Churches/Religious Organizations Technology

**Available in most states**

## CARRIERS / MARKETS

Admiral, Aspen, Axis, Beazley, Business Risk, Partners, Chubb, CNA, Guide One, HCC, Hiscox, Ironshore, Lawyers Professional, Lloyd's, Markel, Monitor, Travelers, USLI, Westchester/Ace, XL Group

## Special Event Cancellation Coverage

Cancellation, Abandonment, Disruption, or Rescheduling. All Causes Business Interruption Cover. Additional coverage add-ons available. Limits up to \$50M.

## International Coverage

Almost every organization needs international insurance when traveling or selling products outside of the United States.

Typical entities that purchase coverage include: churches, schools, non-profits, manufacturers, engineering firms, architects, lawyers, contractors, financial institutions, consultants, retail stores, healthcare providers, and technology companies.

## Brokers / Underwriters

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

lroberts@combinedgroup.com

214-295-1633

**Merilyne Moodley, Brokerage UW Assistant**

mmoodley@combinedgroup.com

214-295-1639

Manual submit: apps@combinedgroup.com

**More Classes Available**

**apps@combinedgroup.com**

# PERSONAL LINES

## State Auto (Admitted)

- Homeowners
  - HO3, HO4, HO5, HO6
  - Up to \$2M Cov A
- Dwelling Fire (stand-alone)
  - DP1-3
  - Up to 6 Locations on separate policies
  - 1-6 Family Unit Homes
- Farm & Ranch
  - Small, Medium, and Large Farms
  - Owned & Operated by Insured
  - Liability only available
- Auto (stand-alone)
- Umbrella (with Home and Auto)
- Coastal— Tier 1 will consider wind coverage

## Guard (Berkshire Hathway) (Admitted)

- Homeowners
  - HO2, HO3, HO4, HO5, HO6
  - Owners can include: LLC, Corp, Trust, etc
  - Dwellings held for rent
  - Home Sharing Services (AirBnb, VRBO, etc)
- Umbrella (with Home)

## Chubb (Admitted)

- High Value Homes (Tiers 1 & 2) - \$500K and above
- Personal Auto (with Home)
- Recreational Marine / Yachts
- Valuable Articles Coverage (with Home)
- Primary and Excess Flood options

## USLI (Both Admitted and Non-Admitted)

**\* earn Extra Commission by using the Web or Phone Quote option — (888)845-1625 \***

- 1-4 Family Dwelling Fire
  - **Up to 10 locations on One Policy**
  - Individuals, Trusts, Estates, Family or Limited Partnerships, LLC
- Condominium Unit Owners
  - Owner or Tenant occupied
  - Short Term (nightly, weekly, monthly) and Seasonal
- Comprehensive Personal Liability
  - Primary and Excess options
- Personal Umbrella
  - Primary and Excess options
- Renter and Senior Tenant Insurance

## Lloyd's - Hiscox / Brit (Non-Admitted)

- Homes throughout the US – min/max: \$350K/\$25M
- HO3, HO5, HO6, DP3 (up to 4 family home)
  - Primary, Secondary, Seasonal, and Rental
  - Vacant, Builder's Risk, Spec Homes
  - CAT Coverage including; Coastal, Excess Wind & Flood (Primary and Excess)
- Stand-Alone Wind Coverage
  - Min Cov A \$350K
- Flood Insurance
  - Personal and Commercial / Primary and Excess options

## Lloyd's - Beazley (Non-Admitted)

- Homes throughout the US – min/max: \$300K/\$15M
- HO3, HO5, HO6, DP3 (up to 4 family home)
  - Primary, Secondary, Seasonal, and Rental
  - Vacant, Builder's Risk, Spec Homes
  - CAT Coverage including; Coastal, Excess Wind & Flood (Primary and Excess)
- **Stand-Alone Valuable Articles**

## Foremost (Admitted)

- HO3, HO4, HO6, DP1-3 (up to 4 family home)
- Specialty Dwellings
  - Log Homes, Manufactured Homes, Vacant, Mobile (Owner Occupied / Tenant Occupied)
- Recreational Vehicles
  - Motorcycle, Snowmobile, Travel Trailer, Off-Road, Motor Home, Marine

## Hippo

- Homes and some dwellings
- HO3 and HO6

## Velocity Risk Underwriters

- Homeowners
  - HO3 (admitted), coastal (non-admitted)
  - A or V zones must provide proof of flood coverage
  - Up to \$3M Coverage

## Foremost/Bristol West Auto

## Kemper Auto / Infinity

- Flexible drivers license status
  - Out of state and foreign licenses Ok

**Tori DeRudder, 214-295-1645**  
**Personal Lines Broker Assistant**  
tderudder@combinedgroup.com

**FLOOD INSURANCE**  
**Residential & Commercial available**

# NON-SUBSCRIPTION *Texas Occupational Accident*

Combined Group is a full underwriting entity in Texas that offers distinct non-sub products. An on-the-job injury insurance program that fully protects Texas employers who opt to be nonsubscribers to Workers' Compensation.

- Binding Authority
- TPA claims services
- In-house safety inspections
- Loss control
- Over 60 classes

## ELIGIBILITY

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

### Non-Subscription Contacts:

Ken Dahl, Lance Johnson, Trish Acosta

Send submissions to: [CEI@combinedgroup.com](mailto:CEI@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.

CPF Capital Contact: Adelmo Enamorado, [www.cpfcapital.com](http://www.cpfcapital.com)

## ACCOUNTING — Payment Options for Combined Group agents:

Send ATTN: **Bobby Jacobs**  
[bjacobs@combinedgroup.com](mailto:bjacobs@combinedgroup.com) or  
[accounting@combinedgroup.com](mailto:accounting@combinedgroup.com)

\*\*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 **6 Standard Admitted Carriers** on this platform that quote in real—time from many national carriers?

### Available for:

- Business Owners Policy
- Commercial Auto
- Workers' Compensation

ADE Contact:  
Mark Van Horn  
[mvanhorn@combinedgroup.com](mailto:mvanhorn@combinedgroup.com)