

Combined Group



BRIDGE SPECIALTY GROUP



Market Guide

Commercial Lines

April 2025

BINDING | BROKERAGE | TEXAS NONSUBSCRIPTION

www.combinedgroup.com | 800.275.3193 | 214-295-1600



Carriers | Markets

COMMERCIAL (Property/GL)

Hiscox * www.hiscox.com/partner-agent/combinedgroup

USLI * (phone #888.845.1625/web quote)

E&S BINDING MARKETS—ONLINE RATING

Package, Monoline Property or GL

Atlantic Casualty *

Nautilus *

Northland *

RSUI *

Ace/Westchester * (including Tier 1 & 2)

Century Surety *

ICAT (Tier 1 & 2)

E&S BROKERAGE MARKETS

GENERAL LIABILITY ONLY

Crum & Forster

Kinsale

Markel | Evanston

West Congress

PROPERTY ONLY

Avondale (Tier 2)

BHHC

ICAT (Tier 1 & 2)

Kinsale

RSUI Plus

Seneca

Starr

Lloyds | Tuwco (includes coastal)

Golden Bear (Liquor Liability/GL)

RLI ((Security Guard Program)

Texas Non-Subscription

Occupational Accident

(Workers' Comp Alternative)

Old Republic

Professional

Ace

Admiral

Aspen

Axis

Beazley

Business Risk Partners

Chubb

CNA

Great American

HCC

Hiscox

Ironshore

Lawyers Professional

Lloyd's of London

Markel

Monitor

Promont

Lloyd's Healthcare Program

Travelers

Workers' Comp

Amerisafe

Amtrust

Berkley Industrial Comp

Berkshire Hathaway

CNA

Employers

First Comp

Guard

Markel

QBE

Travelers

Garage

Atlantic Casualty

Kinsale

Travelers

Guard

Liquor Liability

USLI *

Kinsale

Markel (with GL)

Northland (Package w/ GL only)

Cyber

Ascent *

Ace/Westchester *

Tokio Marine/HCC *

Corvus *

At Bay *

Brit *

Axis *

Coalition *

Personal lines

Chubb (US & Coastal) - High

Value Homes 2M & higher

Lloyd's Beazley -Homeowners
only—Cov A—1M & over

Online Rating *

Commercial Appetite

COMMERCIAL LINES—PROPERTY & GL on a package or monoline basis

The Combined Group offers **Property and GL** coverage for small and large accounts, on an admitted or surplus lines basis, depending on the risk. We have several online raters (Hiscox, USLI and the E&S rater) or on a submit basis to apps@combinedgroup.com.

We have brokerage markets for the higher property TIV accounts as well as the harder to place risks, i.e. oil and gas, heavy construction, manufacturing risks, security guards, etc.

Target Classes—All Markets

Artisan Contractors
Apartments
1-4 Dwellings (USLI)
Beauty/Nail Salon/Barber Shop
Business Services
Child Care
Concessionaire/Vendor/Food Truck
Convenience Stores / Grocery / Gas Stations
Distributors
Fitness Centers
General Contractors/Remodelers
HOA/Condo Associations
Janitorial
Lawn Care / Landscaping
LRO's (Lessors Risk Only)
Manufacturing
Mainstreet Mercantile
Non-Profit Organizations
Offices / Buildings
Oil & Gas (available)
Restaurants/Bars/Taverns
Retail Stores
Roofers
Vacant Building/Vacant Land
Security Guards
Specialty Training Schools
Truckers General Liability
Warehouses
AND MORE!

We have 4 online Raters that will provide quick quotes for the smaller accounts!

- **Hiscox Partner Portal** (Link)
 - **USLI Web Quoting**
 - **E&S Rater** (*6 carriers*)
 - **Cyber Rater** (*8 carriers*)

Combined Group | USLI Phone Quote #
888.845.1625

All other accounts that cannot be rated online can be submitted to our central apps email:

apps@combinedgroup.com

Other lines of business and products:

Occupational Accident (Texas Non-Subscription)
Worker's Compensation
Umbrella and Excess Liability
Inland Marine
Product Liability
Professional Liability
Cyber Liability
Garage Keepers
Dealers Open Lot
Special Events
Non-Profits
Liquor Liability and more!

Multi-Carrier Online Rating Platform

6 Carriers Online for TX and OK

Excess and Surplus Lines

Package, Monoline Property or General Liability

The Combined Group's binding authority program has markets available for quoting hundreds of classes online for fast and easing quoting for property, GL, Excess and Inland marine .

We have seven binding authority carriers. Six carriers can be rated **online*** for quick quoting options for TX, OK risks; All other states are a manual submission.

Online Carriers: E&S Multi-Rater

States Quoteable Online: TX *, OK *

- Atlantic Casualty
- Century Surety
- Northland
- Nautilus
- RSUI
- Westchester (*Tier 1 & 2*)

- Target TIV—3M and below
- Quick binding online for hundreds of classes
- 21 Classes for Bind Request Options
- Up to 20% commission
- Ability to add an agency fee.

Manual Submit:

- ICAT (*Tier 1 & 2*)

States Available: Westchester and Century Surety are available in most states.

All other carriers may consider risks in: AL, AZ, AR, CO, GA, IL, MS, MO, NM, OK, TN, TX



Excess and Surplus Lines

E & S BROKERAGE MARKETS

E & S Brokerage Markets (Coverage available in most states) for harder to place risk/exposure and higher value TIV's.

GENERAL LIABILITY

Crum & Forster—Real Estate (500 units or less); Apartments, Condominium and Townhome Owners' Associations, Dwellings (Single Family LRO only), Incidental Commercial LRO Square footage. Included: Assault & Battery, HNOA, Blanket AI. Construction Accounts (10M or less gross sales); Residential and Commercial artisan and general contractors, broad coverage for tract builder homes, 5K minimum premium.

Markel | Evanston— **GL & Excess Liability**—target class contractors, products liability, restaurants (with liquor)
Kinsale—**GL** for the harder to place risks including oil and gas, heavy construction, extreme exposures. TIV up to 10M on property. Great on GC's, Remodelers, Roofers, contractors.

West Congress—Contractor Market—great for roofers, artisan contractors, hotels without pools, custom home-builders, energy contractors, carpentry, security guards, products liability

PROPERTY

Avondale — Texas Tier 2 property only, Up to \$10M TIV (or less), Minimum premium \$10K, Not considering older apartments (built between 1965-1990) or hotel/motel with exterior corridors

BHHC— Property up to 50M TIV (30M TIV per location), vacants, warehouses, LRO's, offices, condominiums, automotive, daycares and more. No coastal markets.

ICAT - Tier 1 & 2. Up to 5M TIV.

Kinsale—will also include property in addition to GL, up to 10M TIV (5M TIV per location), including Hotels. Churches, LRO's & more! Wind: All Risks, DIC, or Single Peril capacity available in all catastrophe areas.

Seneca - Property and Builders Risk market—TIV determined on a case by case; strip malls, office buildings, warehouses, and more, 2000 or newer. Habitational properties (apartment / condos); 2015 or newer construction/100% sprinklers. Houston/Harris County/Fort Bend County. Ex wind anything in Harris County Tier 2 below or south of I-10 and Hwy 69. Houston (remainder) or north of I-10 —5% w/h. San Antonio/Austin 2% w/h. Laredo/El Paso some 1% or 2% w/h. No hotels, no churches. NO DFW, North TX or Tier 1.

RSUI Plus—up to 20M TIV depending on location, risk, if sprinklered or not. No coastal.

TUWCO/Lloyds— Property 2M-10M target TIV, up to 25M TIV considered. Min. Premium \$5K.

Starr Properties —**Small Business Appetite**—up to 10M TIV, Minimum Premiums: 20k, limited wind capacity. Target Classes: Hotels/Motels, LRO's, Manufacturing, Warehousing, Retail, Restaurants/Fast Food, Religious Institutions, Real Estate, Auto-Dealerships, Educational Facilities

Starr Properties—**High Value Properties | Middle Market** For higher TIV properties. Target classes— Hotels, Restaurants, Strip Centers, LROs, Warehouses, Dwellings and Condos. Condos must have MNC or better, fully sprinklered and 90% owner occupied. Min premium \$50k, no limit on TIV. Min Deductible \$10k AOP, Named Wind-storm Sub Limits Tier 1 areas

Admitted Market | USLI

Non-Admitted | Mount Vernon

USLI PHONE QUOTE

Call 888-845-1625

USLI WEB QUOTE

- **Over 600 classes for Property, GL and Package**
 - **Other classes below**

Commercial Lines

1-4 Family Dwelling
Artisan/Trade Contractors
Beauty Salons and Barber Shops
Builders Risk
Commercial Excess/Umbrella
Concessionaires/Vendors/Food Trucks
Contractor's Equipment
Convenience/Deli/Grocery/Liquor
Stores
Fitness Centers
Janitorial Services
Land Leased to Others
Laundromats
Lawn Care
Liquor Liability
Main Street Mercantile
The Office
Residential Condominium Unit Owners
Restaurants
Specialty Educators, Trainers and In-
structors (dance, music, tutoring, etc.)
Truckers General Liability
Vacant Building/Land

Liquor Liability

Convenience
Deli
Grocery
Liquor Stores
Restaurants

Special Event Products

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

Artisan Contractors—Admitted

Air Conditions systems| Equipment
Carpentry
Carpet Cleaning
Ceiling/Wall Installation
Door/Windo Installation
Driveway/Sidewalk Paving/Drywall/
Wallboard Installation
Electrical Work
Floor Covering
HVAC
Janitorial
Landscape
Lawncare
Masonry
Painting
Plumbing
Siding Installation
Sign Painting
TV or Radio Set Install/Repaire
Tile, Stone, marble Work
Upholstering
WindoCleaning
Lawncare, Electrician,
Painters, HVAC and more!

Inland Marine

Builder's Risk
Contractor's Equipment

Errors & Omissions

Allied Health
Cyber Liability/Data Security
Miscellaneous Professionals Errors
& Omissions
Property Managers Professional
Liability
Real Estate Agents Errors & Omi-
sions
Technology Professionals

Directors & Officers

Community Association Profes-
sional Liability
Employment Practices Liability
Medical Providers Employment
Practices
Non-Profit D & O

Non-Profit

Arts & Culture
Booster Clubs
Chamber of Commerce
Community Associations
Condo Mini Package
Parent/Teacher Organizations
Storefront Community Churches
Youth Sports

Personal Lines Complimentary Markets















Personal Umbrella
Condo/Renter's Insurance
And more

STANDARD Admitted Market

Hiscox Combined Group Partner Portal
hiscox.com/partner-agent/combinedgroup

QUOTE | BIND | PAY ONLINE
(Credit Card or ACH)

E&O, GL, BOP Available for 180+ Professions

 Architects & Engineers	 Landscaping
 Artisan contractors	 Legal
 Consulting	 Marketing & public relations
 Creative & design	 Misc. business services
 Financial	 Real estate
 Health, beauty, fitness	 Retail
 Janitorial	 Technology

- ◉ **Broad appetite:** same-day E&O, GL and BOP coverage for over 180 professions
- ◉ **Instant binding:** quote and bind in minutes, policy docs emailed immediately
- ◉ **New ventures welcome:** we insure brand new businesses
- ◉ **Direct bill:** Hiscox handles all servicing and billing
- ◉ **Competitive premiums:** E&O starts at \$270 with no fee monthly payment plans
- ◉ **Dedicated support:** Available Monday–Friday from 8am–10pm ET
- ◉ **'A' rated:** Hiscox Insurance Company Inc. is 'A' rated (Excellent) by A.M. Best
- ◉ **Automatic renewal:** earn commission for the lifetime of coverage

Professional Liability

Top Classes

Miscellaneous (E&O) Professional

Technology, Media, and Business Professional

Directors and Officers Liability

Architects and Engineers (A&E)

Crime

Cyber and Data Breach Liability

Employment Practices Liability

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/Mortgage Brokers

Accountants

Kidnap and Ransom

Churches/Religious Organizations

Technology

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 Professional Coverage:

Churches

Schools

Non-profits

Manufacturers

Engineering Firms

Architects

Lawyers

Contractors

Financial Institutions

Consultants

Retail Stores

Healthcare Providers

CONTACT

Merilyne Moodley, Professional Lines Broker

mmoodley@combinedgroup.com

214-295-1639

Cyber Security

What is CYBER Insurance?

When a breach occurs, cyber insurance covers the range of expenses that arise including; identifying and solving the breach, recovering data, customer notifications, PR costs, legal expenses, potential fines, extortion costs, and general business interruption.

Who is at Risk?

Any business with a computer or network and an internet connection is at risk – even if you don't sell anything on your website.

What should I consider when choosing between purchasing a stand-alone cyber policy vs. adding an endorsement to an existing policy?

To be fully protected, ensure you have all coverages – first-party, third-party, and cyber-crime. Further, since some cyber events can result in large expenses, confirm you have adequate sub limits for each of three above coverages.

WHAT'S COVERED?

First-party coverage#- Covers damages a business suffers because of a cyber breach. This can include things like investigative services, business interruption coverage and data recovery.

Third-party coverage#- Covers damages if a business' customers or partners are affected by a cyber attack. This can include legal fees, settlement costs, security failures and media liabilities.

Cyber crime - Covers damage due to any type of illegal activity that occurs using digital means. Examples of cybercrime are extortion/ransomware, phishing, social engineering, and wire

CONTACT
Merilyne Moodley, Professional Lines Broker
mmoodley@combinedgroup.com
214-295-1639

Monoline Cyber Rating Carriers

Ascent
Westchester (*admitted*)
Tokio Marine/HCC
Corvus
At Bay
Brit
Axis (*admitted*)
Coalition

Benefits to You

- ⇒ It's Quick and Easy to enter
- ⇒ Get multiple stand-alone quotes within minutes
- ⇒ Enter only 5 client details – Revenues, Limits, Industry, Customer Info (name and address)
- ⇒ Great cross-sell to your GL and Package quotes
- ⇒ Slick easy to read cyber proposal with side-by-side quote comparisons
- ⇒ Increased revenue stream per account

Note: A recent report notes that 43% of all cyber-attacks are against small businesses. Worse, 63% of small businesses had experienced a breach in the last 12 months.

Texas Non-subscription

Occupational Accident / Workers' Comp Alternative

Combined Group is a full underwriting entity in Texas that offers distinct Non-subscription (occupational accident /work injury) products. It is an on-the-job injury insurance program that FULLY protects Texas employers who opt out of Workers' Compensation.

NS Cost Savings versus WC (25%-30% in some cases)

- Control of Claims (Claims Administration by Anchor Claims)
 - Helps to navigate the process for both the injured employee and the employer
 - Quicker return to work and allows for flexible light duty options and more
- Texas Injury Benefit Plan (ERISA) included
- Binding Authority with A+ XV by AM Best
- Employee Care

TX NS | Common Questions Asked by Employers...

1) *What is a Nonsubscriber?*

An employer who opts out of Workers' Compensation.

¹⁾

2) *Will this policy protect the insured/employer if a lawsuit is brought about by an employee?*

Yes!

3) *Who will be handling my claims?*

Our TPA, Anchor Claims Management.

TX NonSub | Top classes include:

Healthcare	Hospitality
Retail	Distribution
Manufacturing	Grocery
Auto Services	<i>... and more!</i>

Texas Nonsubscription Eligibility

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

Send submissions to CEI@combinedgroup.com | more info: <https://combinedgroup.com/about-nonsubscription>

THIS IS NOT A WORKERS' COMPENSATION INSURANCE POLICY. THE EMPLOYER DOES NOT OBTAIN WORKERS' COMPENSATION INSURANCE COVERAGE BY PURCHASING THIS POLICY, AND IF THE EMPLOYER HAS NOT ELECTED TO OBTAIN WORKERS' COMPENSATION INSURANCE COVERAGE, THE EMPLOYER DOES NOT OBTAIN THOSE BENEFITS THAT WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS IN THIS STATE. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAWS IN THIS STATE AS THEY PERTAIN TO EMPLOYERS THAT ELECT NOT TO MAINTAIN WORKERS' COMPENSATION INSURANCE COVERAGE AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

Workers Compensation

- A variety of classes are available for small to mid-size businesses and middle market accounts
- Available on a package or monoline basis depending on the risk
- Hard to place accounts are also considered depending on the risk
- Ask for a TX Nonsubscription option for alternative quote
- Minimum premiums may apply

WORKERS' COMPENSATION	TEXAS NONSUBSCRIPTION
7 Day Waiting Period	0-5 Day Waiting Period-Employer Selected
Statutory Limits	Typically \$150,000 Death Benefit
Lifetime Medical	100% Medical for Employer Selected Number of Week- Typically 156 Weeks
Lost Wages—75% up to \$970 per week	85-90% with Employer Selected Weekly maximum- Typically \$600-\$1,000
TT-104 Weeks, PT-Lifetime, PP-401 Weeks	Typically 156 Weeks-Employer Selected
30 Days to File Claim	End of shift to 48 hours-Employer Selected
Claims can remain open a lifetime	Claims typically close in less than two years
Employers Liability if death & gross negligence	No 'exclusive remedy' of WC; subject to negligence claims

- Retail
- Dentist/Doctors
- Restaurants
- Artisan Contractors
- Caterers
- Janitorial
- Day spas
- Mainstreet Business

- Healthcare
- Restaurants
- Professionals of All Types
- Bars / Taverns
- Beauty Salons
- Manufacturing
- Automotive Repair Shops
- And More!

Binding Authority | *Garage*

Garage Liability, Garage Keepers Liability, and Dealers Open Lot

Combined Group has Garage binding authority with **ATLANTIC CASUALTY** in Texas, Oklahoma, and New Mexico.

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

- ⇒ Boat dealerships, or boat repair while on water
- ⇒ Towing for hire
- ⇒ Self-service gas stations
- ⇒ Self-service car washes
- ⇒ School buses
- ⇒ 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)
- ⇒ Tire shops that do recaps and retreading of used tires*
- ⇒ Wrecker or repossession services
- ⇒ Franchise auto dealers (i.e. Ray Huffines Chevrolet, Huffines Jeep dodge, etc.)

**NOTE: Tire shops can be considered on a submit basis.*

All drivers must hold a valid U.S. driver's license.

[Garage and Auto Dealers Application 05-23.pdf](#)

[Heavy Vehicle and Equipment Supplement \(3\).pdf](#)

Contact: Derek Fort | dfort@combinedgroup.com | manual submit to: apps@combinedgroup.com

PERSONAL LINES MARKETS

HIGH VALUE HOMES | 1M & HIGHER ONLY

Chubb

- Primary Homes \$2M Coverage A and over
- Will write secondary and rental homes with the primary
- Prefer package business with auto and umbrella
- Will write monoline home
- Admitted market
- No flat roof on any portion of the home
- No PPC 9-10
- Coastal Areas may require additional lines of business to approve.



Beazley (Lloyd's)

- Primary, secondary, seasonal and rentals as well as vacant, spec homes and builder's risk
- Coverage A \$1M and over
- \$20 million TIV program max
- Can write in name of an LLC
- Will consider PPC9 and 10
 - Requires < 15 minutes response time for fire department
- Non-admitted market

[HomeAutoAppV2.pdf \(realtimeexpress.com\)](#)

Tori DeRudder | NEW BUSINESS | tderudder@combinedgroup.com | 214.295.1645
Miranda Ibarra | RENEWALS | mibarra@combinedgroup.com | 214.295.1672

Contacts

MARKETING

Sallie Sills TEXAS | Houston | Central, TX | South, TX El Paso | US Coastal States
ssills@combinedgroup.com 214.295.1641

Alli Darnell TEXAS | DFW | North, TX | West, TX | East, TX | US Inland States
adarnell@combinedgroup.com 214.295.1635

COMMERCIAL LINES

Dave Johnson CIC | Unit Leader E & S Binding & Brokerage | New Business
djohnson@combinedgroup.com 214.295.1649

Derek Fort CLCS, CIC E & S Binding & Brokerage | New Business | Garage
dfort@combinedgroup.com 214.295.1650

Porschea Musser E & S Binding & Brokerage | New Business
pmusser@combinedgroup.com 214.295.1657

Michael O'Hearn E & S Binding & Brokerage | New Business
mohearn@combinedgroup.com 214-295-1636

Meredith Eanes CIC, CLCS E & S Binding & Brokerage | Renewals
meanes@combinedgroup.com 214.295.1656

Araceli Rangel E & S Binding & Brokerage | Renewals
arangel@combinedgroup.com 214.295.1662

Tori DeRudder Standard Lines | Commercial Broker
tderudder@combinedgroup.com 214.295.1645

Miranda Ibarra Standard Lines | Commercial Broker Assistant
mibarra@combinedgroup.com 214-295-1672

Brisa Rodriguez Standard Lines Renewals
brodriguez@combinedgroup.com 214-295-1676

Nicole Austin USLI New Business
naustin@combinedgroup.com 214.295.1670

Olga Garcia USLI Renewals
ogarcia@combinedgroup.com 214.295.1675

Merilyne Moodley Professional Lines Broker
mmoodley@combinedgroup.com 214.295.1639

PERSONAL LINES

Tori DeRudder Personal Lines | New Business
tderudder@combinedgroup.com 214.295.1645

Miranda Ibarra Personal Lines | New and Renewal Business
mibarra@combinedgroup.com 214.295.1672

TEXAS NON-SUBSCRIPTION

Chayne Bauer | Unit Leader TX Non-Subscription Underwriting Manager
cbauer@combinedgroup.com 214.295.1623

Trish Acosta WC & Texas Non-Sub Sr. Underwriter
tacosta@combinedgroup.com 214.295.1620

Lance Johnson National Sales Director
ljohnson@combinedgroup.com 214.295.1625

Contacts

ACCOUNTING

Bobby Jacobs Accounting
bjacobs@combinedgroup.com 214.295.1682

Payment Option

Pay by Mail, ACH Debit, Pay online ACH or credit card*, Pay by Phone, Check by fax

FINANCE

Adelmo Enamorado Combined Premium Finance /CPF Capital
ae@cpfcapital.com 214.295.1680

Combined Premium Finance -We offer attractive terms for policies that range from small to large, combining the best available rates with excellent service. We guarantee effective and comprehensive representation for your business.

New agents can sign up online at <http://www.cpfcapital.com/Home/AgentSignup>.

Submissions | Commercial/Personal Lines

apps@combinedgroup.com

Submissions | Texas Non-Subscription/Occupational Accident

CEI@combinedgroup.com

Quote Online: E&S Binding Rater, USLI web Quoting, CYBER Portal

www.combinedgroup.com/agent-login

USLI Phone Quote:

888.845.1625

Hiscox CG Partner Portal

[Hiscox NOW Small Business Insurance](#)

Endorsements

endorsements@combinedgroup.com

Loss Runs

lossruns@combinedgroup.com

Policies

policies@combinedgroup.com

Solutions That Simplify | Notes



Scan to sign up for our newsletter and webinars!



BRIDGE SPECIALTY GROUP