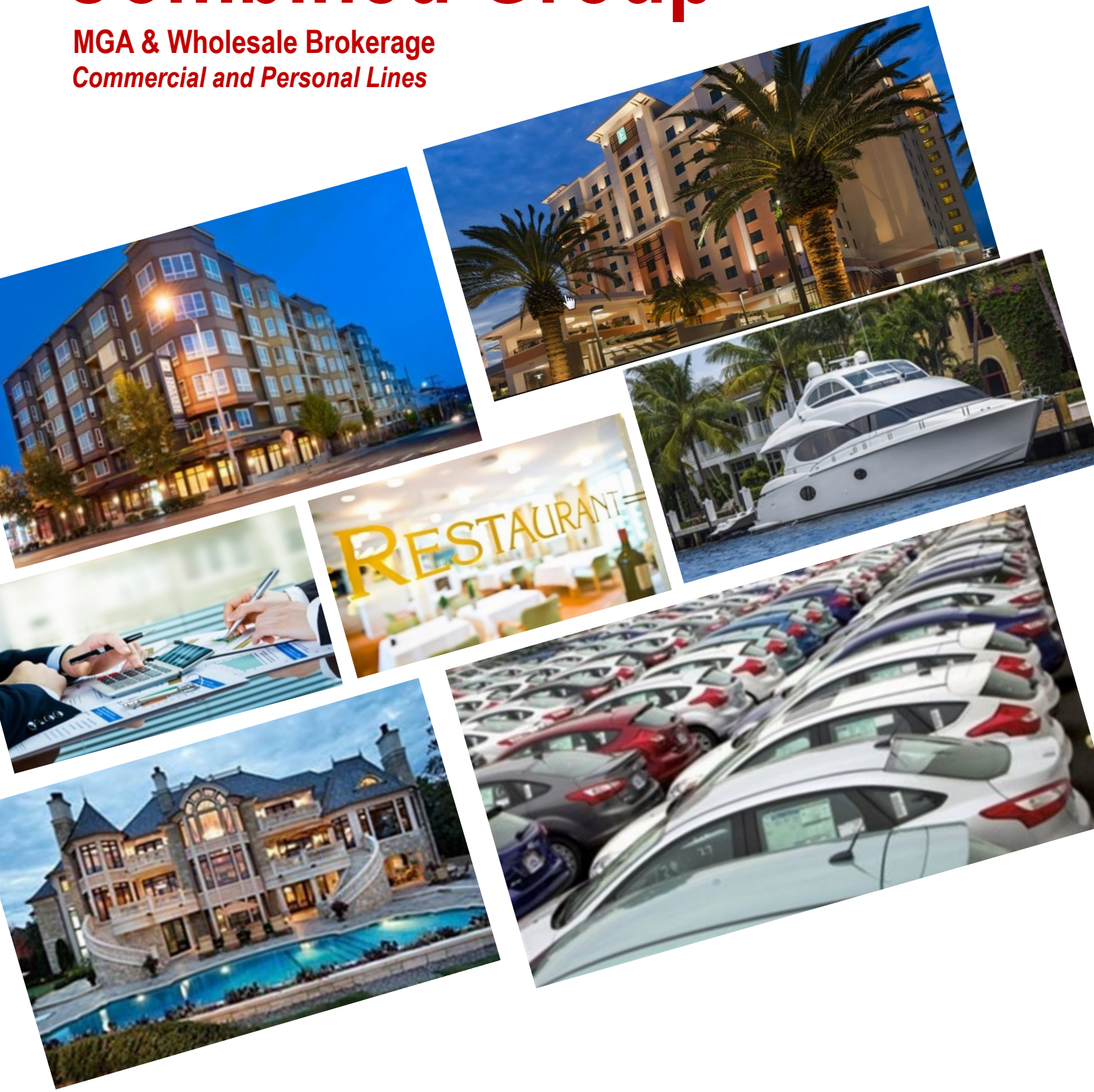


# Combined Group

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



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



# BINDING DIVISION

## Excess & Surplus

## Garage

### TARGET CLASSES

#### Package or Monoline Property or GL

- 1-4 Family Dwellings
- Apartments
- Auto Repair Shops
- Buildings/ Offices
- Churches
- C-Stores
- Contractors (*artisan, remodelers, general contractors*)
- Concrete Construction
- Day Care (Child and Adult)
- Handyman
- Gas Stations
- Grocery Stores
- Hotels/Motels
- Landscaping/Lawn care
- Lessor's Risk (LRO's)
- Restaurants/Bars/Taverns
- Roofing
- Truckers GL - Movers
- Vacant Buildings

### TARGET CLASSES

Auto Body and Collision  
All Mobile Operations  
Auto Storage and Impound  
Dealers Open Lot (*Garage Keepers*)  
High Performance Shops (4 x 4 off road, etc.)  
Heavy Truck Repair—Vehicle and Equipment  
Motorcycle Dealerships  
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 car washes  
No School buses  
Auto repair shops that have over 20% tire exposure (new or used)  
No Tire shops that do recaps and retreading of used tires  
Does not include flood on the garage policy

We have **Garage binding authority** with **Atlantic Casualty** for **Texas, Oklahoma and New Mexico**

### Garage Binding Underwriter

Derek Fort, [dfort@combinedgroup.com](mailto:dfort@combinedgroup.com), 214-295-1650 or  
send to [apps@combinedgroup.com](mailto:apps@combinedgroup.com)

**Rate Online \* E & S Quick Rater**  
TX & OK Online Only

### E&S Carriers

- Atlantic Casualty \*
- Lloyd's \*
- Nautilus \*
- Northland \*
- RSUI \*
- ICAT (*Tier 1 Coastal*)

### Available In:

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

### E & S Underwriting Team

Dave Johnson, CIC, Sr. Underwriter, New Business  
[djohnson@combinedgroup.com](mailto:djohnson@combinedgroup.com), 214-295-1649

Derek Fort, CLCS, CIC, Underwriter, New Business  
[dfort@combinedgroup.com](mailto:dfort@combinedgroup.com), 214-295-1650

Porschea Musser, Underwriter, New Business  
[pmusser@combinedgroup.com](mailto:pmusser@combinedgroup.com), 214-295-1657

Meredith Eanes, Underwriter  
[meanes@combinedgroup.com](mailto:meanes@combinedgroup.com), 214-295-1656

Brenda Rizzo, UW Assistant  
[brizzo@combinedgroup.com](mailto:brizzo@combinedgroup.com), 214-295-1581

# USLI (Admitted & Non-Admitted Classes)

## Phone or Web Quote

### Commercial Lines

- 1-4 Dwellings
- Beauty/Nail Salon/Barber Shop
- Child Care- Commercial
- 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 (phone quote only)
- Residential Condominium Unit Owners
- Restaurants\*
- Specialty Training Schools
- Truckers General Liability
- Vacant Building
- Vacant Land

**Available in most states**

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

### Artisan Contractors (admitted)

- Advertising Sign Companies
- Air Conditioning Systems, Dealers, Distributors, Installation
- Carpentry
- Carpet, Rug, Furniture or Upholstery Cleaning
- Dry Wall or Wallboard Installation
- Electrical Work- within buildings
- Floor Covering Installation
- Furniture or Fixtures- Installation in offices or stores
- HVAC- Dealers, Distributors, Installation, Servicing or Repair
- Insulation Work
- Landscape Gardening
- Lawn Care Services
- Masonry
- Painting- exterior and interior
- Paperhanging
- Paving or Repaving
- Plumbing- Commercial and Residential
- Siding Installation
- Sign Painting or Lettering
- Television or Radio Receiving Set Installation or Repair
- Tile, Stone, Marble, Mosaic or Terrazzo Work
- Upholstering
- Window Cleaning

⇒ **No Handyman Operations in TX**

⇒ **No General Contractors in TX**

### 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

### Inland Marine

- Builder's Risk
- Contractor's Equipment

### Non-Profit

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

### E & O and D & O

**15% Commission on  
New Business  
Phone or Web Quote**

**USLI Instant Phone Quote:  
(888) 845-1625**

### Underwriters

- **Nicole Austin** (new business) [naustin@combinedgroup.com](mailto:naustin@combinedgroup.com)
- **Peggy Ned** (new business) [pned@combinedgroup.com](mailto:pned@combinedgroup.com)
- **Olga Garcia** (renewals) [ogarcia@combinedgroup.com](mailto:ogarcia@combinedgroup.com)

# Brokerage - Property Markets

## GenStar (Non-Admitted) Property Only

### Target Classes

- Habitational (Apartments/Condominiums)
- Hotel/Motel
- LRO's
- Office Buildings
- Restaurants
- Retail - strip malls and stand-alone structures
- Warehouses

2% W/H deductible on high-hazard Midwest business (TX, OK, KS, NE & CO) and 1% in other states

TIV up to 50M  
Minimum premium—\$17,500

## GenStar (Promont) Churches and Schools Program (Non-Admitted)

Our Churches and Schools program specialize in placing coverage for religious institutions and their affiliated operations, such as schools and daycares.; for general liability, professional liability, cyber liability, excess liability and property.

### Target Classes

Churches, Church-Owned properties, Vacant church Buildings, Schools, Camps, Church-operated Daycares, and Synagogues.

### Additional Coverages

Backup of Sewers & Drains, Counselors Liability, Directors & Officers Liability, Employee Benefits, Employment Practices Liability, Equipment Breakdown, Hired & Non-Owned Auto, Property Enhancement, Religious Expression Liability, Sexual Abuse & Molestation

## Great American (can include GL) \$10M TIV Minimum Premium \$5k

### Target Classes

- Offices
- Manufacturers
- Warehouse/ Distribution
- Retail/ Mercantile
- Habitational
- Hotels
- Service
- Institutional
- Restaurants
- Vacant

## Hanover (Property Only)

**Hard to place business** that manufacture, distribute, warehouse, or transport high-hazard substances.  
*For Industrial Risks.*

### Admitted Form:

- HSB Equipment Breakdown
- Minimum \$10k premium
- 100% Sprinkler protected
- 30 days lead time preferred

The **E&S form** excludes wood products/ wood related business. Capacity here is much reduced at \$10MM all in.

## Tokio Marine (Admitted)

- Inland Marine
- Builders Risk
- Transportation Floater
- Motor Truck Cargo
- Warehouse legal Liability
- Contractors Equipment
- Equipment Sales and rental

## Devon Park (Non-Admitted)

Distributor/Wholesaler, Hotel/Motel, LRO's, Mobile Home Park, Office Based businesses, Special Events, Vacant Building & Land.

- Up to 10M TIV per location
- Up to 400,000 sq. ft
- Up to \$50k in revenue

## Palomar (Admitted) COASTAL w/ WIND

### Capacity & Requirements

- 1965 and newer (with updates)
- Capacity: up to 25 M
- TIV Cap - up to \$150 M
- Beach Front/ Barrier Island Limitation - \$10 M (+age 2000 and newer)
- Non-sprinklered frame limitation-\$15M

### Target Classes

- Hotel/Motel
- Condominiums
- HOA's (no apartments)
- LRO's/Strip Centers
- Offices/Professional Buildings
- Vacant Buildings (less than 1 year)
- Religious Buildings (no steeples/stained glass)
- Outpatient Care/Medical Facilities
- Nursing Homes
- Entertainment/Recreational Facility
- Auto Dealers (No open lot)
- Municipalities(<\$50 M)

### State Eligibility

- Available in TX (Tier 1 & 2 only)
- NC, SC, LA, MS, AL, GA (risks must be within 150 miles of the coast)

## CORE Programs

### Admitted & Non-admitted (TEXAS — Tiers 1 & 2 ONLY & 47 States)

Habitational Program— Apartments, Condos, Coop Apartments, Apartments with Mercantile, Planned Unit Developments, Office buildings, Shopping centers, mercantile Buildings, Hotel/motel and other LRO commercial real estate.  
• Up to 20M TIV per location

Condominium Program - Condos, Co-ops, Homeowners Associations, Commercial condos, Planned Unit Development  
• Up to 40M TIV per location

# Brokerage GL Markets

## Kinsale (Non-admitted—GL Only)

Environmental Division provides coverage to companies whose operations or products have or could impact the environment. Whether the exposure is operational or premises, contingent or contractual, Kinsale offers a variety of solutions. Our products include Environmental Contractors General and Pollution Coverage, Pollution Legal Liability and Dry Cleaners Pollution Liability.

### Energy / Oil & Gas

**Primary Commercial GL and Excess Liability for middle market energy risks. Focus on:**

- Oil & Gas (Onshore/Offshore)
- Alternative Energy: Solar, Wind, Biomass & Biofuels, Hydroelectric.
- Mining— surface and underground mining for coal, minerals and metals. Both Above ground and underground contractors.
- Power
- Contractors Pollution Liability / Professional Liability

### Other Coverages:

#### Construction :

- Commercial
- Industrial
- Residential and Specialty Trade contractors

**Small Business** with emphasis on contractors and OL&T premises related exposures.

**Primary GL & Completed Operations Liability** for hard to place risks. **Products Liability** for Manufacturers—Emphasis on most consumer, commercial and industrial products

---

## West Congress (Lloyd's)

### Non-admitted

- MP \$5,000 / Roofers MP \$7,500
- Contractors including roofing, HVAC, welding, Demolition, Foundation repair ( Residential & Commercial)
- Energy related contractors (No MP)

---

## Crum & Forster (Non-Admitted— GL Only)

### Target Classes

- Contractors—\$3M & under (small biz) / over \$3M
- All type including tract homes

## HIIG Hospitality

### Non-Admitted (package and monoline basis)

### Target Classes

Bar/Tavern, Craft Beer Bars/Microbreweries, Fine Dining Restaurant, Gentlemen's Club, Lounge, Nightclub, Restaurants, Ultra Lounge

### Available Limits

- Liability—up to \$1,000,000 occurrence / \$2,000,000 aggregate
- Liquor Liability—up to \$1,000,000 occurrence / \$2,000,000 aggregate
- Property—up to \$6,000,000 maximum property values in protection class 1 –8 (*Coastal Zones—Wind exclusion applies on all Tier 1 coastal business and entire state of Florida.*)

### Restricted Classes

- After Hours Club, Multiple prior Liquor and/or Assault & Battery claims
- Not in: AL, AK, DC, HI, IA and VT

---

## Admiral (Non-Admitted- GL Only)

- Contractors (MP \$10,000)
- Manufacturers (MP \$5,000)
- Health, Nutrition (MP \$5,000)
- Amusements (MP \$10,000k)

---

## Westchester/Ace

### Non-admitted (package and monoline basis)

- Churches up to 5M TIV, 30k sq. ft., up to 1,000 members
- Monoline liquor
- Storage tanks

---

## Umbrella/Excess Liability Markets Available

**Broker—Peggy Ned** (new business) pned@combinedgroup.com

**Manual Submission**—apps@combinedgroup.com

# Professional Liability

## 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) Professional

Small to Large firms

## 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

## Crime

## Churches/Religious Organizations

## 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.

## 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

## 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

Available in most states

[www.combinedgroup.com](http://www.combinedgroup.com)

# Personal Lines

## State Auto (Admitted)

- All Values of Homes & Autos
- Farm & Ranch (including auto & umbrella)

## USLI

(Web or Phone Quote—888-845-1625)

- Condominium Unit Owners
- Comprehensive Personal Liability
- Dwelling Fire
- Excess Comprehensive Personal Liability
- Personal Umbrella /Excess Personal Umbrella
- Renter's Insurance

## Foremost (Admitted)

- Homeowners
- Landlord / Rental
- Manufactured/ Mobile Homes
  - (owner / rental)
- Motorhome
- Specialty Dwelling
- Tenant / Renter's
- Vacant Homes
- Motorcycle
- Off Road Vehicles
- Travel Trailer

Available in most states

## Underwriter

Peyton Miller, Personal Lines Underwriter

pmiller@combinedgroup.com

Danny Hein, Personal Lines Broker

pmiller@combinedgroup.com

## Chubb (Admitted)

- Flood Insurance (requires \$15K of premium with Chubb)
- High Value Homes (Tiers 1 & 2) - \$500K and above
- Personal Auto & Collector Auto
- Recreational Marine/ Yachts
- Standalone Valuable Articles Coverage

## Lloyd's (Non-Admitted)

- Anywhere in the USA or the Caribbean
- All Flood Zones considered (including A&V, CBRA and Non-Participating Areas)
- Coverage can be provided on a follow form basis to the underlying
- FPC 9/10 (*Fire Protection Class*)
- High Profile Occupancy (Athlete, Celebrity)
- High Value Homes (Tiers 1 & 2) \$350K and above up to 25M
- Primary and Excess Layers available
- Residential and Commercial Coverage
- Up to \$10mil limit in any one risk

## Flood Insurance

### NFIP

- Max 250K Building coverage
- Max 100k contents
- Residential and Commercial

### NFS Edge

- Max 750K building coverage
- Max 200K contents
- Private Flood Residential Insurer

# Standard Lines (Admitted)

## Businessowners (BOP)

### Artisan Contractors

- 100% Residential eligible
- BOP Minimum 2 years in business, Payroll up to 1M
- No Heights over 3 stories
- Maximum 20% subcontractor payroll

### Business Consulting

### Business/Service Classes

### Distributors

### Dry Cleaners/Laundromats

- Dry cleaning drop stations only
- Self-Service Laundromats—acceptable

### Financial Institutions

### Garage/Carwash

- Private Passenger cars and trucks
- Carwash acceptable
- Repair shops with gas station exposure acceptable
- Garagekeepers available

### Gas Stations/Convenience and Grocery stores

- Gas, liquor, store and restaurant receipts required
- Number and value of gas pumps— No limit on gas pumps
- Value of canopy if requesting coverage
- Fast food exposure acceptable
- Check cashing (up to 15%)
- Carwash acceptable with convenience store / gas station
- Review of crime rate in area to determine eligibility

### Handyman (Hiscox)

### Healthcare

### Home Based Business

### Liquor Stores

### LROs

### Professional Services

### Offices

### Real Estate

### Retail Stores

### Restaurants/Deli

- Liquor up to 50% of sales for full-cooking restaurants  
30% all other
- 15% delivery exposure if hired non—owned on policy  
otherwise 33% delivery
- Buffets acceptable

### Technology / IT

### Wholesalers

**Available in most states**

## Commercial Auto (No Monoline)

**Commercial Auto must be packaged with a BOP**

- Accountants
- Apparel Manufacturing
- Artisan Contractors
- Bakeries
- Carpet Cleaning
- Caterers
- Consultants
- Decorators
- Flooring Specialist
- Florists
- Food Trucks
- Funeral Services (no hearse)
- Heating and Air Conditioning
- Inspectors
- Janitorial
- Locksmiths
- Photographers
- Pool Cleaning

### Auto Carriers

- CNA \*
- Guard
- MetLife
- Travelers

## 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

### INELIGIBLE / NO Commercial Auto

- 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

\* Rate Online in the **BOP rater**

or

**apps@combinedgroup.com**



# Standard Lines (Admitted)

## Worker's Comp

- Auto Body Repair Shops
- Car Dealerships
- Churches
- Construction
- Contractors
- Country Clubs
- Energy
- Florists
- Food & Beverage
- Healthcare & Social Services
- Hospitality
- Hotel/Motel
- Insurance
- Jewelry Stores
- Libraries
- Manufacturing
- Non-Profits
- Paper Goods
- Payroll Services
- Pharmacy
- Physicians
- Plumbing
- Professionals
- Real Estate
- Restaurants
- Retail Stores
- Transportation
- Waste Services
- Wholesale Stores

## WC Carriers

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

### Work Comp Info Needed

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

### SUBMISSIONS:

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

**CNA & Travelers\*** will rate online  
monoline WC

**Available in most states**

## Standard Underwriters

**Candace Jackson, Sr. Underwriter**

[cjackson@combinedgroup.com](mailto:cjackson@combinedgroup.com)

214-295-1648

**Shameka Watson, Underwriter**

[swatson@combinedgroup.com](mailto:swatson@combinedgroup.com)

214-295-1659

## Umbrella

**Travelers, CNA, Guard** and **Starr** offer umbrellas packaged with a BOP.

**Travelers** is the only standard market that will consider umbrellas on a monoline basis.

**NOTE:** Combined Group has other units that will consider Umbrella's on a monoline or packaged basis and as well as Excess Liability coverage options (in conjunction with GL).

If our standard markets are not a fit for your umbrella markets, we will try our brokerage and surplus lines units.

### SUBMISSIONS:

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

# Non-Subscription

## *Texas Occupational Accident*

### Target Classes

- Apartment House Operation
- Automobile Sales or Service Agency & Parts
- Bakery & Drivers. Route Supervisors
- Building Material Dealer: All Other Employees & Yard, Warehouse, Drivers
- Clothing Manufacturing
- Club-Country, Golf, Fishing, or Yacht (and clerical)
- College: Professional Employees and Clerical
- College: All Other Employees
- Convalescent or Nursing Home
- Drivers, Chauffeurs and their Helpers NOC- Commercial
- Food Sundries Manufacturing NOC- no cereal milling
- Furniture Assembly-Wood-From Manufactured Parts
- Hospital: Professional Employees
- Hospital: All Other Employees
- Hotel: All Other Employees, Salespersons & Drivers
- Meat, Grocery and Provision- Combined-Retail-NOC
- Physician & Clerical
- Plastics Manufacturing: Molded Products NOC
- Printing
- Restaurant NOC
- Retail Store NOC & Drivers
- Sheet Metal Workshop
- Storage Warehouse- Furniture & Drivers
- Storage Warehouse- NOC & Drivers
- Store: Furniture: All Other Employees & Drivers
- Store: Grocery-Retail
- Store: Grocery: Wholesale
- Store: Wholesale or Combined Wholesale and Retail NOC
- Store: Clothing or Wearing Apparel-Retail
- Store: Department-Retail
- Visiting Nurse Associations: All Other Employees

### Carriers

- American Fidelity
- North American Capacity  
(Non-Admitted) & Admitted)

### Eligibility

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

### Underwriters / Sales Contacts

#### Ken Dahl, Manager

Underwriter Large Accounts  
kdahl@combinedgroup.com  
214-295-1622

#### Lance Johnson, Sales Large Accounts

ljohnson@combinedgroup.com  
214-295-1625

#### Trish Acosta, Underwriter Small Accounts

tacosta@combinedgroup.com  
214-295-1620

**Combined Group — The *LEADERS* in Non-Subscription**

[www.combinedgroup.com](http://www.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.

**For more information on CPF please contact:**

**Adelmo Enamorado**

ae@cpfcapital.com

(214) 295-1693

www.cpfcapital.com

## Accounting — Payment Options for Combined Group agents:

**Send ATTN: Bobby Jacobs**

bjacobs@combinedgroup.com or

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 **8 carriers** on this platform that quote in real—time from many national carriers?
- To know more about this program (ADE) and what carriers are on this platform in Quote Express, please contact Mark Van Horn.

### Available for:

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

**For more information contact:**

**Mark Van Horn**

mvanhorn@quantumsys.net

(214) 295- 1586

**www.combinedgroup.com**

## BINDING DIVISION

Dave Johnson CIC, Excess & Surplus Lines Manager

### E & S Binding Team

Dave Johnson CIC, E & S Manager, New Business

djohnson@combinedgroup.com

214-295-1649

Derek Fort, CLCS, CIC, Underwriter, New Business

dfort@combinedgroup.com

214-295-1650

Porschea Musser, Underwriter, New Business

pmusser@combinedgroup.com

214-295-1657

Meredith Eanes, CIC, CLCS,

meanes@combinedgroup.com

214-295-1656

Brenda Rizzo, UW Assistant

brizzo@combinedgroup.com

214-295-1581

Norma McVay, UW Assistant

nmcvay@combinedgroup.com

214-295-1677

---

### Garage

Derek Fort, CIC, CLCS, Underwriter, New Business

dfort@combinedgroup.com

214-295-1650

---

## MARKETING

Sallie Sills, Regional Marketing Manager

ssills@combinedgroup.com

214-295-1641

Jack Menzia, Marketing Manager

jmenzia@combinedgroup.com

214-295-1643

Merilyne Moodley, Sales/Marketing Assistant

mmoodley@combinedgroup.com

214-295-1639

---

## ACCOUNTING

Bobby Jacobs

bjacobs@combinedgroup.com

214-295-1682

---

## FINANCE (CPF)

Adelmo Enamorado, Finance Director

ae@cpfcapital.com

214-295-1680

## BROKERAGE DIVISION

Liz Roberts, CIC, Brokerage Division Manager

**Standard Lines (BOP, WC, AUTO, Umbrella)**

Candace Jackson, Sr. Underwriter

cjackson@combinedgroup.com

214-295-1648

Shameka Watson, Underwriter

srwatson@combinedgroup.com

214-295-1659

**Brokerage / USLI & Brokerage Carriers**

Nicole Austin, Broker

naustin@combinedgroup.com

214-295-1670

Peggy Ned, Broker

pned@combinedgroup.com

214-295-1647

Olga Garcia, Brokerage UW Assistant

ogarcia@combinedgroup.com

214-295-1675

**Professional Lines**

Liz Roberts, CIC Professional Lines Broker

lroberts@combinedgroup.com

214-295-1633

Merilyne Moodley, Brokerage UW Assistant

mmoodley@combinedgroup.com

214-295-1639

**Personal Lines**

Peyton Miller, Personal Lines Underwriter

pmiller@combinedgroup.com

214-295-1645

Danny Hein, Personal Lines Broker

dhein@combinedgroup.com

214-295-1637

---

## NON-SUBSCRIPTION

Ken Dahl, Manager

Ken Dahl, NS Underwriter Large Accounts

kdahl@combinedgroup.com

214-295-1622

Lance Johnson, NS Sales

ljohnson@combinedgroup.com

214-295-1625

Trish Acosta, NS Underwriter Small Accounts

tacosta@combinedgroup.com

214-295-1620

---

## AGENT DIRECT EXPRESS (ADE)

Mark Van Horn

mvanhorn@combinedgroup.com

214-295-1586

**Endorsements:** endorsements@combinedgroup.com

**Loss Runs:** lossruns@combinedgroup.com

**Marketing:** marketing@combinedgroup.com

**Combined Group**

Phone: 214-295-1600

Fax: 214-295-1700

**New Submissions:** apps@combinedgroup.com

**Quote Online:** www.combinedgroup.com/agent-login

**Policies:** policies@combinedgroup.com