



Welcome to CAA Insurance Services!

We're thrilled to welcome you! Here is some introductory information about CAA Insurance Services (CAAIS) and how to access our services. Please share this with your Commercial and Personal Lines staff to familiarize them with CAAIS and its efficient business practices.

- 1** Consider CAAIS as an extension of your team, providing access to additional markets and handling quoting on your behalf. Our staff, based in Austin, TX, and Topeka, KS, specialize in Personal Lines (High Net Worth only) and Commercial Lines, supported by an accountant.
- 2** CAAIS, CAA's private agency, provides exclusive access to Admitted markets for new business with carriers without appointments. This expands your agency's market options and offers a chance to earn direct appointments by building a book of business. Our available markets are listed on the CAA website. We do not solicit, nor provide, excess and surplus lines terms through CAAIS.
- 3** Provide your submission to CAAIS at the same time you are submitting business to other carriers to allow proper underwriting time, especially on the Commercial Lines side – CAAIS needs the same 60-90 day window.
- 4** You can BOR business into CAAIS in order to gain business for your agency – several members use this as a means to secure a new risk that they don't have an appointment with.
- 5** CAAIS maintains direct communication with your staff, not your clients, allowing you to retain the client relationship. We encourage you to build and maintain trust with your clients, so CAAIS does not communicate directly with them.
- 6** All new submissions must be completed on Acord Forms. Every submission email needs to include the completed Acord forms, Loss Runs, and supplemental apps. Email all submissions with the required information for processing to submissions@combinedagents.com.
- 7** To protect our carrier relationships, we are not to be used to block markets. Please do not submit business to CAAIS that is not intended to be presented to a prospect client.



The members of your CAA team



Commercial Lines Carrier Guide

By using carrier markets via CAAIS, agents gain higher commissions compared to brokers/MGAs, along with dedicated underwriters who value the CAA name.

What We Write

Commercial General Liability
Commercial Package
Commercial Auto
Business Owner's Policies
Workers' Compensation

Inland Marine
Pivots
Farm & Ranch
Animal Mortality
Commercial Agriculture

Partner Carriers





Commercial Lines Carrier Guide

CARRIER	TARGETED CLASSES	COVERAGES	AVAILABILITY
 AccidentFund UnitedHeartland CompWest ThirdCoast UnumAmerica Ameritrust	Construction, Services, Manufacturing, Human Services, Transportation	Mono-Work Comp	National
	Manufacturing & Distribution, Food & Beverage, Hospitality, Retail, Utilities	GL, Prop, Umbrella	National
 AmTrust North America An AmTrust Financial Company	Restuarants, Auto Service & Repair, Small Artisans, Residential, Non Profits	BOP, GL, Prop, Auto, Umbrella & WC	National
	Financial Services, Technology, Artisan Contractors, Healthcare, Life Sciences	BOP, GL, Prop, Auto, Umbrella, WC & Cyber	National
	Life Sciences, Technology, Retail Trade (incl. Restaurants), Small Artisan Contractors, Professional Services & Healthcare	BOP, GL, Prop, Auto, Umbrella & WC	National - Except AK/HI
 a Berkley Company	Contractors, Service, Manufacturing, Wholesale, Retail and Farm	GL, Prop, Auto, WC, Umbrella, IM, EPLI	KS, NE, CO, SD, ND, WY
	Contractors, Manufacturing, Wholesalers, Printers, Casual & Fine Dining, & Breweries/Wineries	BOP, GL, Prop, Auto, Umbrella & WC	National
 (Property & IM Only)	Contractors Equipment, Manufacturing	Prop, IM	
	Technology/Life Sciences, Office/Professional, Automotive Services, Veterinary Services, Electricians	BOP, GL, Auto, Umbrella & WC	National
	Professional Services - Medical/Law Offices, Technology - IT Staffing, Software Development, Auto Services, Beauty & Barber, Floral Shops, Interior Carpentry, HVAC, Electricians, Office/Retail LRO, Best-in-class Restaurants	BOP, Prop, GL, Umbrella, Work Comp, Auto, EPLI, Crime, Cyber, D&O, Fiduciary, IM, E&S	National
 INDemnITY COMPANIES	Artisan Contractors, LRO's, Bed & Breakfast, Funeral Homes, Janitorial Serv.	GL, PKG, BOP, WC, Umbrella, Auto	AZ, NM, TX



Commercial Lines Carrier Guide

CARRIER	TARGETED CLASSES	COVERAGES	AVAILABILITY
 Liberty Mutual INSURANCE	Contracting, Churches, CGL, Distributors, Real Estate, Restaurants, Retail, Services	GL, PKG, BOP, WC, Umbrella, Auto	National
 NATIONAL AMERICAN INSURANCE COMPANY	Construction, Light Manufacturing, Oil & Gas, Serv Contractors, Wholesale/Retail Trade	GL, Prop, Auto, IM, Umbrella, WC, Crime	National - Except CA
 Nationwide is on your side	Restaurants, Real Estate Offices, convenience stores (no gas), Supply stores, Consultants	BOP, GL, Prop, Auto, Umbrella, WC	National - Except OK
 Nationwide is on your side HUMAN SERVICES (formerly Harleysville)	Child Day Care, Community Centers, Shelters, Food banks, YMCA's	PKG, Auto, PL, Abuse, Umbrella	National
 PHILADELPHIA INSURANCE COMPANIES A Member of the Tokio Marine Group	Human Services, Agribusiness, F&R, Recreation & Entertainment, Health & Fitness, Sports, Education	BOP, Prop, Auto, Umbrella, Crime, PL, D&O	National
 STATE AUTO Insurance Companies	Contracting, Manufacturing, Retail, Services	GL, Prop, Auto, WC, Umbrella (Will do mono Auto)	National
 TRAVELERS	Professional Services, Religious Organizations, Technology, Garages, Restaurants	GL, Prop, Auto, WC, Umbrella	National
 UNION STANDARD INSURANCE GROUP a Berkley Company	Contractors, Service, Manufacturing, Wholesale, Retail and Farm	GL, Prop, Auto, WC, Umbrella, IM, EPLI	TX, LA, AR, MO, NM, AZ
 Utica National Insurance Group	Contractors, Restaurants, Schools, Printers Auto Dealers, Manufacturers, Funeral HMs Wholesalers, Prof. Services, Retailers, ASAP	PKG, Auto, WC, Umbrella, BOP	TX, GA, SC, NC, TN, VA, IL, IN, OH, PA, NY, CT, MA, NH, NJ, DE, MD



High Net Worth Carrier Guide

By utilizing the HNW carrier markets through CAAIS, agents receive the benefits of higher commissions, and the expertise and support of dedicated underwriters who know and value the CAA name.

Partner Carriers



CHUBB®



Pet Program

CAAIS also gives your agency access to the Nationwide Pet Insurance program. Your agency can quote and bind policies directly by using this link: <https://agency.petinsurance.com/combinedagents>



What We Don't Write

Monoline/stand-alone lines of business
Stand-alone rentals
Short term rentals
Vacant homes
Mobile homes



Your High Net Worth Contact

Griffin Spencer

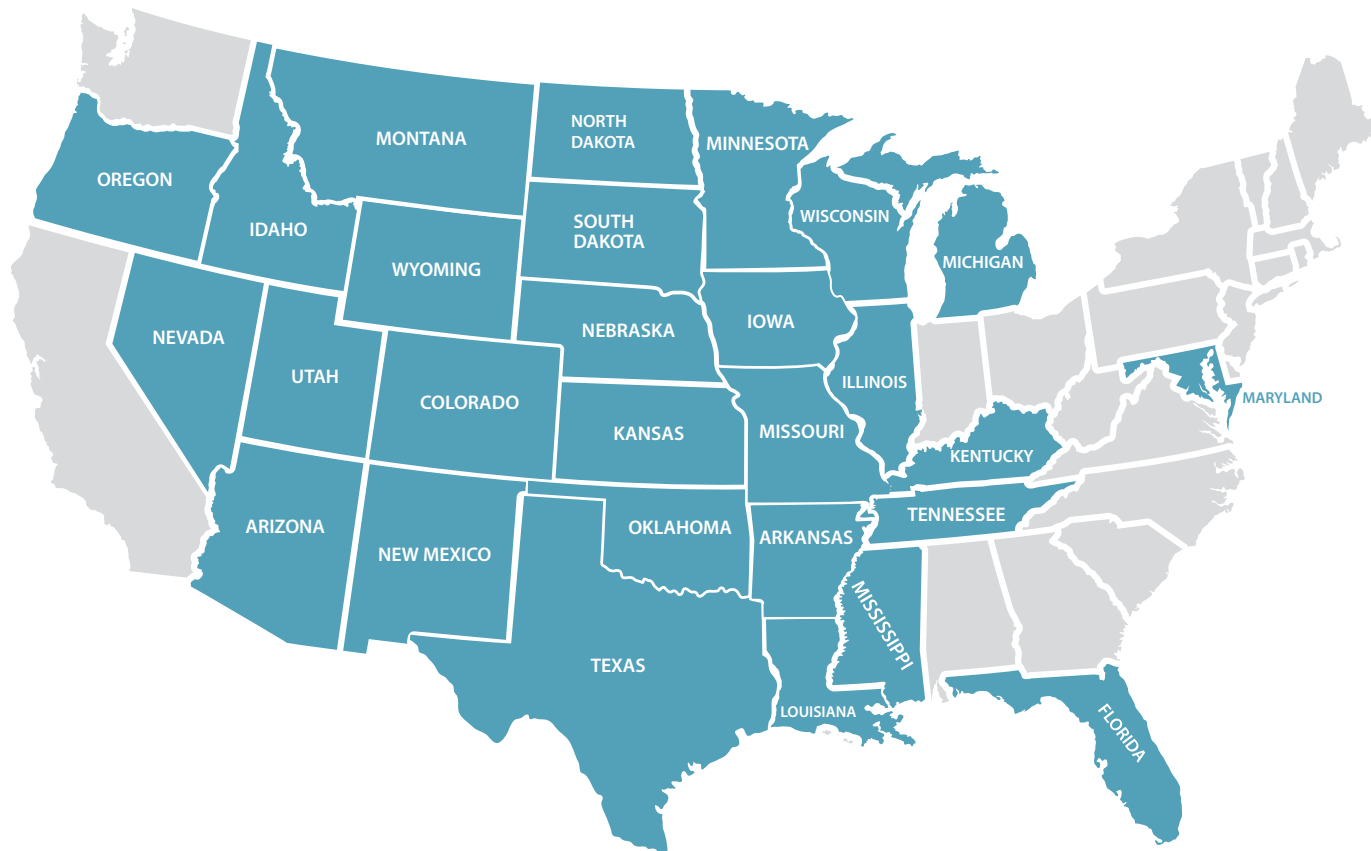
High Net Worth Specialist

email: griffin@combinedagents.com

phone: 512.910.4278



Licensed States in Insurance Services



Get Started

Send completed Acord forms and any supplemental apps to:
submissions@combinedagents.com

To make the process flow smoothly, please include:
Loss Runs, Effective Dates, Target Premium, Presentation Date

Should an account or book of business warrant licensure in a state not listed, please contact:



Chelsea Davis,
CPCU, AAI-M, ACSR, AIAF.AINS, AIS, API, ARC, ASLI
VP of Wholesale Distribution
email: chelsea@combinedagents.com
phone: 817.343.6361



Your CAAIS Regional Teams



Your CAAIS Contact

Nikki Toon

Chief Operating Officer

email: nikki@combinedagents.com

phone: 512.543.4812

Central Region Team



Your Production Contact

Joan Sutton

Vice President of Member Engagement

email: joan@combinedagents.com

phone: 785.554.4771

Southwest Region Team



Your Commercial Lines Contact

Kim Deeever

Commercial Lines Marketing Specialist

email: kdeeever@combinedagents.com

phone: 512.668.1198



Your Production Contact

Jane Rohde

Vice President of Member Engagement

email: jane@combinedagents.com

P: 512.910.4282



Accounting Information

Need to Know

- Agents must provide the name, email, and contact number for the accounting contact at their agency.
- For 1099 reporting purposes, agents must provide the Tax ID# of their agency.
- CAAIS pays monthly commissions by the 10th of every month.
- Commission payments are made via direct deposit through a bank ACH. Members must provide their ACH banking information to CAAIS accounting. CAAIS does not issue checks for commission payments. All commission statements are uploaded to the CAA website for each agent.
- Policies written with CAAIS are paid on an 80/20 commission split.
- For any agency billed premium or return commission due to CAAIS, agents can use ePayPolicy or remit via bank ACH. If you do not have the ACH information for CAAIS, please contact Julie LaChance and she will provide you with that information. The link for the CAAIS EPay is: <https://combinedagents.epaypolicy.com/>
- Direct Bill payments and Premium Finance payments must be sent directly to the company. CAAIS does not accept these payments.



Your Accounting Contact

Julie LaChance

Accounting Administrator

email: julie@combinedagents.com

phone: 512.817.0602



YourMembership CAA Website Access

YourMembership is CAA's intranet site where we centralize "all things CAA" and encourage you and your entire team to utilize it as your "one-stop-shop." We kindly request that you grant access to all your staff members (email macie@combinedagents.com for your unique Agency sign-up link).

Please note that there are security levels in place to ensure that you and authorized partners can access the "Principals Only" section of YourMembership, which contains financial and other sensitive information about the group. One of the distinctive features of YourMembership is our Forums section, which facilitates communication between members and staff by enabling them to post questions regarding market placement, HR needs, IT solutions, and more. Macie would be delighted to schedule a 30-minute tour of the site to showcase its highlights and available resources to you and your team, and you may schedule an appointment to do so at <https://calendly.com/macie-caa/crm-website-demo?month=2024-02>

YourMembership also provides valuable resources such as a directory of all aggregated CAA carriers along with their appetites, approved vendors offering special CAA discounts, and a "Find a CAA Agent" area to locate other CAA members you may wish to connect with. Additionally, the YourMembership portal keeps you informed about any special events, meetings, or webinars that may affect the group.

Need more help with the CAA website and YourMembership access? Please contact:



Macie Simecek

Communications and Operations Manager

email: macie@combinedagents.com

phone: 512.615.5157