

COMMERCIAL LINES PRODUCTS

Focus on the things that Matter, We'll Handle the Risk!®



Our standard Commercial Lines products are offered on an admitted basis using Philadelphia Indemnity Insurance Company and on a non-admitted basis using Philadelphia Insurance Company for distressed or unusual risks.

We have capacity to write up to \$100 million in property values at any one location.

Our Liability limits include:

- \$1,000,000/\$3,000,000 General Liability
- \$1,000,000 Abuse and Molestation
- \$1,000,000 Professional Liability
- \$1,000,000 Automobile Liability
- \$15,000,000 Excess Liability available

Human Services

- Adoption Agencies
- Adult Day Care Centers
- Community Centers
- Group Homes
- Home Health Care
- Homeless/Battered Shelters
- Hospices
- Mental Health Organizations
- Non-Profit Organizations
- Sheltered Workshops
- Social Service Organizations
- Substance Abuse Rehabilitation Facilities
- Thrift Stores
- YMCA/YWCA
- Youth Services Organizations (Boys Scouts/Girl Scouts, Boys and Girls Club, etc.)

Public Services

- Child Care Centers
- Museums
- Performing Arts Centers
- Pest Control Services
- Public Entities
- Religious Organizations/Churches
- Security Services - "The Guardian"
- Volunteer Fire Departments
- Zoos

Habitational

- Apartments
- Affordable Housing
- Condominiums
- Low Income Housing
- Homeowners Associations
- Hotels/Resorts
- Mobile Home Park Owners

Real Estate

- Builders Risk
- Commercial Real Estate Property Schedules
- Medical Facilities/Hospitals (Property & Auto Only)
- Nursing Homes (Property & Auto Only)
- Office Parks
- Shopping Centers

Educational

- Colleges
- Miscellaneous Training Schools
- Schools – Private, Academic, Charter, and Vocational
- Trade Schools

Sports

- Amateur Sports
- Gymnastics
- Motorsports
- Professional Sports
- Special Events – Sports & Recreation
- Sports Camps
- Sports Leagues

Recreation

- Amusement Parks
- Animal Tracks
- Boat Dealers
- Bowling Centers
- Fairs & Fairgrounds
- Family Entertainment Centers
- Festivals
- Golf & Country Clubs
- Paintball Operations

Health & Fitness

- Day Spas
- Health, Fitness & Wellness Studios
- Individual Fitness and Wellness Instructors
- Martial Arts Studios
- Yoga Studios

Environmental

- Premises Environmental Coverage (PEC)
- Contractors Environmental Coverage (CEC)

Commercial Auto

- Antique Auto
- Auto Daily Rental
- Business Auto Fleet
- Interim Liability & Physical Damage
- Leasing – Primary Insurance Program Lessors Contingent/Excess Liability; Lessors Contingent Physical Damage
- Rental Package
- Travel Plaza

Outdoor Products

- Agricultural Entertainment
- Archery Ranges
- ATV Tours
- Archery Ranges
- Backpacking-Hiking
- Bed & Breakfasts
- Camp Operators
- Consulting Foresters
- Cross Country Skiing
- Dude & Guest Ranches
- Fishing & Hunting Lodges
- Guided Tours
- Hunting Leases
- Hunting Preserves
- Outfitters & Guides
- Resorts & Lodges
- Rod & Gun Clubs
- RV Parks & Campgrounds
- Shooting Ranges
- Snowmobile Tours
- Trap, Skeet & Sporting Clay
- Whitewater Rafting Tours

Miscellaneous

- Equipment Breakdown
- Special Events/Event Cancellation
- Tenant Users Liability Insurance Program (TULIP)

Professional Liability

Our Specialty Lines Division offers Directors & Officers Liability, Employment Practices Liability & many other professional liability products tailored to meet every insured's needs.

Company Profile

In operation since 1962, Philadelphia Insurance Companies designs, markets, and underwrites Commercial Property/Casualty, Personal Lines, and Professional Liability insurance products incorporating value added coverages and services for select markets. Nationally recognized as a premier niche underwriter, the Company became a public Corporation in 1993. The Company has field offices strategically located nationwide to provide local service to our agents and policyholders.

The Company has three underwriting divisions:

- Commercial Lines
- Specialty Lines
- Personal Lines

Philadelphia Insurance Companies provides competitively priced policies, local service relationships, and differentiated coverage features designed to provide a win/win relationship with our customers.

A.M. Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. A.M. Best Company has assigned the insurance subsidiaries an "A+" (Superior) rating.

Standard & Poor's

Assigned 'AA-' for counterpart credit and financial strength.

Ward's

Nationally recognized as a member of Ward's Top 50 Benchmark group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

Forbes Magazine

Forbes Magazine has recognized Philadelphia Insurance Companies as one of the 400 Best Big Companies in America. The criteria for this annual award by Forbes is 12-month and five-year stock market returns, sales and earnings-per-share growth and debt-to-capital ratios.



A Member of the Tokio Marine Group