

Mission Statement

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

COMMERCIAL LINES

NATIONWIDE OFFICE LOCATIONS



Northwest Region

Tigard, OR
800.669.9497
800.364.6809 Fax

West Region

Roseville, CA
800.846.9484
866.458.7695 Fax

Sunbelt Region

Mission Viejo, CA
800.994.4121
949.582.1425 Fax

Rocky Mountain Region

Littleton, CO
866.608.5898
303.200.5341 Fax

North Central Region

Naperville, IL
800.547.9967
866.269.7890 Fax

Ohio Valley Region

Dublin, OH
877.521.8234
866.890.2509 Fax

Central Region

Independence, MO
877.439.7459
866.823.1864 Fax

Southwest Region

Addison, TX
866.246.5254
972.488.8530 Fax

Corporate Office

Bala Cynwyd, PA
800.873.4552
610.617.7940 Fax

Northeast Region

Stoughton, MA
888.292.3881
877.748.1162 Fax

Metro Region

East Hartford, CT
860.528.5913
860.610.0471 Fax

Lawrenceville, NJ

866.586.6122
609.512.3141 Fax

Mid-Atlantic Region

Harrisburg, PA
877.562.2342
717.558.7541 Fax

Southeast Region

Kennesaw, GA
800.303.1728
770.799.3099 Fax

Florida Region

Altamonte Springs, FL
877.672.7945
877.846.4830 Fax

LOSS CONTROL SERVICES

800.873.4552 Phone

- Risk management advice from expert law firms
- Loss Assistance Hotline
- Incident Report Forms
- Driver Safety Training Seminars
- Employment Practices loss control website
- Crisis Management Services
- Security Assessments
- Excellence Management Programs
- Protective Safeguards for Abuse and Molestation

PAYMENT OPTIONS

877.438.7459 Phone

custserv@phlyins.com E-mail

- Optional direct billing to customer
- Interest-Free Installments are available
- MasterCard, Visa, AmEx, Electronic Checks

CLAIMS REPORTING

800.765.9749 Phone

800.685.9238 Fax

claimreport@phlyins.com E-mail

**TOKIO
MARINE
GROUP**



**PHILADELPHIA
INSURANCE COMPANIES**

A Member of the Tokio Marine Group

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

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
- Large Excess Limits available

Human Services

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

Public Services

- Child Care Centers
- Libraries
- Municipalities
- Museums
- Pest Control Services
- Religious Organizations/Churches
- Security Services - "The Guardian"
- Temporary Staffing Agencies
- Volunteer Fire Departments
- Water & Sewer Treatment Plants
- 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 & Entertainment

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

Health & Fitness

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

Environmental

- Premises Environmental Coverage (PEC)SM
- Contractors Environmental Coverage (CEC)SM
- Contractors Environmental and Professional Coverage (CEPC)SM

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 Plazas

Outdoor Products

- Agricultural Entertainment
- Archery Ranges
- ATV Tours
- 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
- Tenant Users Liability Insurance Program (TULIP)

Professional Liability

Our Management & Professional Liability division offers Directors & Officers Liability, Employment Practices Liability and 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
- Management & Professional Liability
- 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 'A+' 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