

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.



10 REASONS WHY™

Ten Reasons to Choose Philadelphia Insurance Companies for Employed Lawyers

1. Available for Privately Held, Non-Profit and Publicly Traded companies – separate forms utilized to reflect the unique nature of these accounts
2. Admitted policy form in most states
3. Optional selection of counsel – Insured may choose defense counsel or tender the defense to the Underwriter
4. Moonlighting and pro bono services covered without requiring prior company approval (for full time counsel)
5. Coverage provided for part-time and contracted counsel, and coverage extends to counsel's entire support staff, including paralegals, secretaries, legal assistants and notaries
6. Full limit of liability available for defense even when the insured organization or the shareholders sue the attorney
7. Choice of counsel – Insured may choose counsel subject to company approval
8. Full severability of the conduct exclusions
9. Full defense coverage for Sarbanes-Oxley §307 actions (for publicly traded companies)
10. Policy non-cancelable except for non-payment of premium

Regional Offices

For more information regarding other products or to download forms and applications, please visit our website at: PHLY.com.

Corporate Office

Bala Cynwyd, PA
(800) 873-4552
(610) 617-7940 Fax

Central Region

Independence, MO
(877) 439-7459
(866) 823-1864 Fax

Florida Region

Altamonte Springs, FL
(877) 672-7945
(877) 846-4830 Fax

Metro Region

Lawrenceville, NJ
(866) 586-6122
609-512-3141 Fax

Mid-Atlantic Region

Harrisburg, PA
(877) 562-2342
(717) 558-7541 Fax

North Central Region

Naperville, IL
(800) 547-9967
(630) 428-9639 Fax

Northeast Region

Stoughton, MA
(888) 292-3881
(877) 748-1162 Fax

Northwest Region

Tigard, OR
(800) 669-9497
(800) 364-6809 Fax

Ohio Valley Region

Dublin, OH
(877) 521-8234
(866) 890-2509 Fax

Rocky Mountain Region

Littleton, CO
(866) 608-5898
(303) 200-5341 Fax

Southeast Region

Kennesaw, GA
(800) 303-1728
(770) 218-0600 Fax

Southwest Region

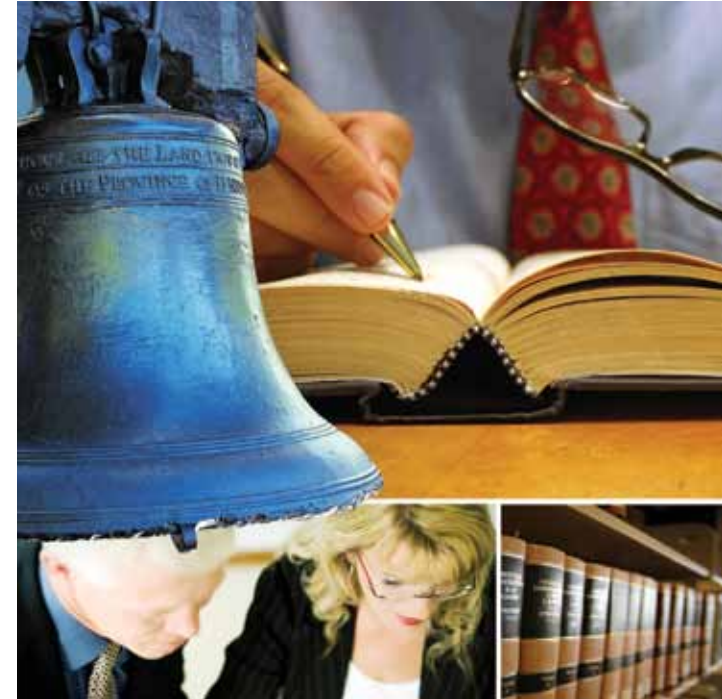
Addison, TX
(866) 246-5254
(972) 488-8530 Fax

Sunbelt Region

Mission Viejo, CA
(800) 994-4121
(949) 582-1425 Fax

Western Region

Roseville, CA
(800) 846-9484
(866) 458-7695 Fax



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

LOSS CONTROL SERVICES

- Phone: (800) 873-4552
- Risk Management Advice from Law Firms
 - Loss Assistance Hotline
 - Incident Report Forms
 - Driver Safety Training Seminars

CLAIMS REPORTING

- Phone: (800) 765-9749
Fax: (800) 685-9238
E-mail: claimsreport@phlyins.com
- Gather Facts, Mitigate Loss, Inventory Damage

PAYMENT OPTIONS

- Phone: (877) 438-7459
E-mail: custserv@phlyins.com
- Direct Billed
 - Interest-Free Installments Available
 - MasterCard, Visa, AmEx, Electronic Checks

TOKIO
MARINE
GROUP



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

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



Benefits of this Program

Employed Lawyers Protection Plus is designed to protect attorneys working as In-House counsel, their support staff and independent contractors from claims arising from their legal professional services. The coverage provides reassurance against concerns that the entity's Directors and Officers Liability policy may not cover claims against In-House Counsel for their professional services.

Key Benefits

- Broad definition of a Claim
- Admitted policy form in most states
- Optional selection of counsel – Insured may choose defense counsel or tender the defense to the Underwriter
- Available for Privately Held, Non Profit and Publicly Traded companies – separate forms utilize to reflect the unique nature of these accounts
- Full severability of the conduct exclusions
- Policy non-cancelable except for non-payment of premium
- Moonlighting and pro-bono services covered without requiring prior company approval (for full time counsel)
- Full defense coverage for Sarbanes-Oxley §307 actions (for publicly held companies)
- Coverage provided for part time and contracted attorneys
- Coverage provided to the entire support staff including paralegals, secretaries, legal assistants and notaries
- Full Limit of Liability available for defense even when the insured company or its shareholders sue the attorney
- Large Excess Limits available
- Choice of counsel (without a higher retention)
- No defense cost sub-limit for securities claims
- No retention for non-indemnifiable (Side A) claims
- Most favorable venue wording for punitive, multiple and exemplary damages

Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement and \$1,500 Travel Delay Reimbursement

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

Documents Required for Proposal

- Completed, signed, and dated application
- 3 years of loss history
- Audited financial statement for limits over \$1,000,000
- Supplemental claim form, if applicable

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.

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.