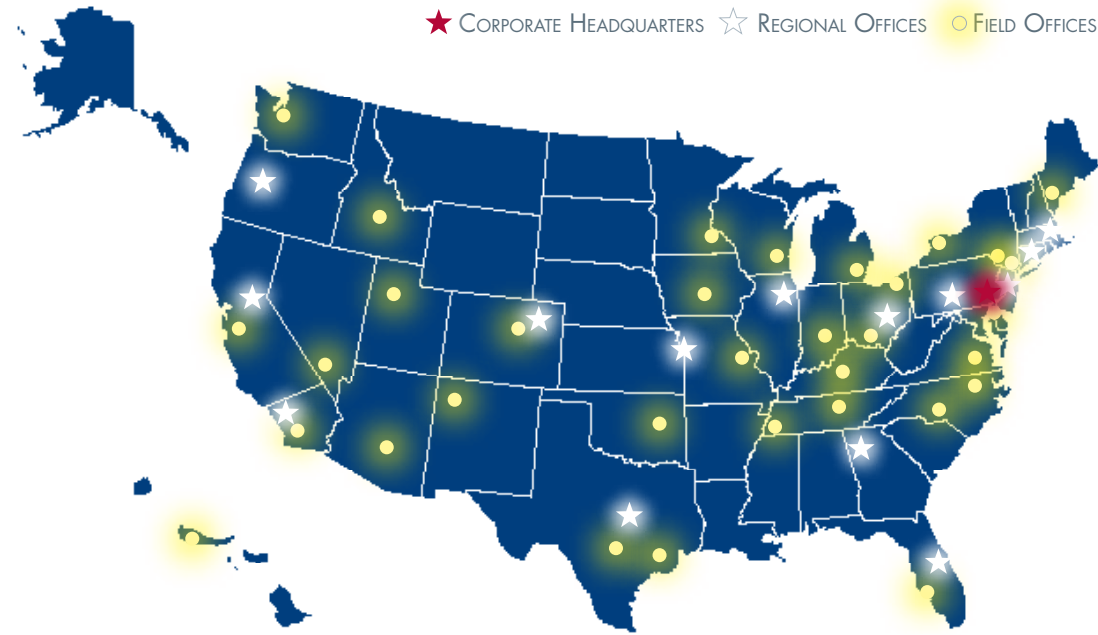


Mission Statement

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.

MANAGEMENT & PROFESSIONAL LIABILITY

NATIONWIDE OFFICE LOCATIONS



★ CORPORATE HEADQUARTERS ☆ REGIONAL OFFICES ○ FIELD OFFICES

Northwest Region Tigard, OR 800.669.9497 800.364.6809 Fax	Rocky Mountain Region Littleton, CO 866.608.5898 303.200.5341 Fax	Central Region Independence, MO 877.439.7459 866.823.1864 Fax	Northeast Region Stoughton, MA 888.292.3881 877.748.1162 Fax	Mid-Atlantic Region Harrisburg, PA 877.562.2342 717.558.7541 Fax
West Region Roseville, CA 800.846.9484 866.458.7695 Fax	North Central Region Naperville, IL 800.547.9967 866.269.7890 Fax	Southwest Region Addison, TX 866.246.5254 972.488.8530 Fax	East Hartford, CT 860.528.5913 860.610.0471 Fax	Southeast Region Kennesaw, GA 800.303.1728 770.799.3099 Fax
Sunbelt Region Mission Viejo, CA 800.994.4121 949.582.1425 Fax	Ohio Valley Region Dublin, OH 877.521.8234 866.890.2509 Fax	★ Corporate Office Bala Cynwyd, PA 800.873.4552 610.617.7940 Fax	Metro Region Lawrenceville, NJ 866.586.6122 609.512.3141 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!®

MANAGEMENT & PROFESSIONAL LIABILITY

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



Our Management & Professional Liability products are offered on an admitted basis using Philadelphia Indemnity Insurance Company and on a non-admitted basis using Philadelphia Insurance Company. Primary and excess coverage is available:

MANAGEMENT LIABILITY

Private Company Protection Plus

(Private Company Directors & Officers Liability)

Comprehensive liability solution for private organizations including:

- Directors and Officers Liability
- Employment Practices Liability
- Fiduciary Liability

Employment Practices Liability

- Comprehensive liability solution for organizations with up to 4,000 employees
- Defense costs in addition to the limit of liability for eligible risks
- Third party coverage
- Retentions as low as \$2,500
- Fair Labor Standards Act (FLSA) defense coverage available

Flexi Plus Five

(Non-Profit Directors & Officers Liability)

Comprehensive coverage for Non-Profit organizations of all sizes.

Policy includes five coverage parts:

- Directors and Officers Liability
- Employment Practices Liability
- Fiduciary Liability
- Workplace Violence
- Internet Liability

Affinity Pro Portfolio

(Trade Associations)

A comprehensive suite of nine coverages designed specifically for 501c (6) trade associations.

- Directors & Officers Liability
- Employment Practices Liability
- Fiduciary Liability
- Workplace Violence
- Internet Liability(including Network Security coverage)
- Crime
- Association Professional Liability
- Businessowners Policy (BOP)
- Special Events

PROFESSIONAL LIABILITY

Cover-ProSM

Provides Errors & Omissions coverage to a wide variety of professionals.

Acceptable classes include:

- Advertising Agency
- Appraiser/Auctioneer (No real estate)
- Career Coach
- Claims Adjuster
- Computer/Technology Consultant
- Corporate Trainer/Trainer (Non Physical)
- Energy Consultant/Thermographer
- Financial Consultant (Personal)
- Fundraising Consultant
- Grant Coordinator/Writer
- Graphic Designer
- Handwriting/Document Analyst
- Hotel Manager
- Human Resources Consultant
- Interior Designer/Decorator
- Management Consultant
- Marketing Consultant - Media Consultant
- Notary Public
- Printer
- Project Manager (Non Construction)
- Property Manager
- Public Relations Consultant
- Publisher
- Safety/Loss Control Consultant
- Software Developer
- Systems Integrator
- Technical Writer
- Telecommunications Consultant
- Temporary Employment Agency/PEO
- Third Party Administrator
- Ticket Broker
- Transcriptionist/Court Reporter
- Translator/Interpreter
- Travel Agent/Tour Operator/Guide
- Trustee
- Tutor
- And many more classes considered

Cyber Security Liability

Provides both First and Third Party coverage for numerous classes of business. Through eight (8) Insuring Agreements, a wide range of cyber liability exposures are addressed.

First Party Protection

1. Loss of Digital Assets Coverage
2. Non-Physical Business Interruption and Extra Expense
3. Cyber Extortion
4. Cyber Terrorism
5. Security Event Costs

Third Party Protection

6. Network Security and Privacy Liability
7. Employee Privacy Liability
8. Electronic Media Liability

Employed Lawyers Protection Plus

- Provides Errors and Omissions coverage for Attorneys working as In-House Counsel
- Moonlighting & Pro Bono coverage (for Full Time Attorneys)
- Available for Private, Public and Non-Profit Companies
- Written on an admitted form

Accountants Professional Liability

CPA and Non CPA Target area of Practices.

- Bookkeeping
- Compilation
- Corporate Tax
- Data Processing
- Review (Private Company and Non-Profit)

Crime Protection Plus

- Ability to purchase numerous coverages such as Computer and Funds Transfer Fraud, Credit Card Forgery and Third Party Fidelity
- Loss Sustained or Discovery based coverage available
- Available mono-line or as part of a comprehensive professional liability package

Businessowners Policy (BOP)

Offers comprehensive package coverage in conjunction with Errors and Omissions coverage.

Coverage Offered:

- General Liability
- Business Personal Property
- Business Income Interruption
- Fire Legal Liability
- Money & Securities
- Hired and Non Owned Auto
- Employee Benefits Liability (EBL)
- Host Liquor Liability
- And much more

We offer Commercial Lines package policies for various niche markets. For a complete list of products, please visit our web site at PHLY.com or speak with your Philadelphia Insurance Companies representative.

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

