

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 Temporary Staffing Agencies

1. Direct access to the Underwriter – no need to go through a MGA to access our program
2. Admitted paper
3. Non-auditable
4. Claims Made or Occurrence coverage trigger options for errors & omissions coverage
5. Employment Practice Liability coverage extends to “placed employees” of the temporary staffing firm
6. Blanket Additional Insured coverage where required by written contract under the General Liability
7. Blanket Waiver of Subrogation under the General Liability
8. Third Party Fidelity coverage (on client site) available by endorsement
9. Business Income and Extra Expense – Actual Loss Sustained coverage available
10. Interest-free installments available for accounts that generate at least \$2,000 in 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

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

Temporary Staffing Agencies



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



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

PHLY.com

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



Benefits of this Program

Philadelphia Insurance Companies specializes in the Temporary Staffing industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your Temporary Staffing industry needs, visit our website at PHLI.com.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Blanket Additional Insured coverage where required by written contract
- General aggregate per location
- Abuse and Molestation coverage available
- Blanket Waiver of Subrogation
- Defense in Addition to the Limits of Liability
- Coverage available up to the GL policy limits for property in the care, custody or control of the Insured

Umbrella/Excess Liability

- Large Excess Limits available

Automobile

- Owned auto
- Hired & Non-owned auto
- Drive Other Car coverage where needed
- Lease Gap coverage where needed
- Minimum physical damage deductibles of \$500/\$1,000

Crime and Fidelity

- Employee Theft/Client coverage
- Third Party fidelity coverage available
- Forgery or Alteration
- Inside and Outside the Premises
- Money Orders or Counterfeit Paper Currency
- Computer and Funds Transfer Fraud
- All coverage available on a Loss Sustained or Discovery basis

Employment Practice Liability

- Employment Practices coverage extends to the “placed employee” of the temporary staffing firm
- Optional selection of counsel – Insured may choose defense counsel or tender the defense to the Underwriter
- Modified consent to settle (hammer) clause with a retention reduction incentive for Insured’s acceptance of the first settlement offer
- Co-Defendant coverage for a Client Company of the Insured

Errors & Omissions

- Coverage is offered on a Claims Made or Occurrence basis
- Comprehensive definition of services tailored to Staffing Organizations
- “For” wording in the Bodily Injury and Property Damage Exclusions
- Free 60-day Discovery Clause
- Enhanced Consent to Settle Provision - 50/50 hammer clause as well as a 10% deductible reduction incentive for the acceptance of the first settlement offer
- Full severability of the fraud and criminal acts exclusion for all individual Insureds; fraud and criminal acts are defended until final adjudication regarding such alleged conduct

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

Loss Control Services

- Product specific webbased loss control solutions through LossControl.com
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Loss Control issues and Large Loss Lessons Learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

Documents Required for Proposal

- Completed, signed, and dated PHLI Temporary Staffing Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Workers Compensation class codes & estimated payroll breakdown

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. Your insurance policy, and not the information contained in this document, forms the contract between you and your insurance company. If there is a discrepancy or conflict between the information contained herein and your policy, your policy takes precedence. All coverages are not available in all states due to state insurance regulations. 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. | © 2007-2012 Philadelphia Insurance Companies, All Rights Reserved.