Office Locations

Corporate Office 231 Saint Asaphs Road

Midwestern Territory

Eastern Territory

Western Territory





A Member of the Tokio Marine Group

A.M. Best A++ Rating Ward's Top 50 94.5% Claims Satisfaction 100+ Niche Industries



COMMERCIAL EXPRESS SURETY CENTER

The PHLY Commercial Express Surety Center (CESC) is a one-stop shop for all your transactional bonding needs. Our experienced staff are strategically located in all major time zones across the country to ensure your underwriter is in the office when you are and never far away. Requesting a bond or quote is quick and easy and we offer multiple submission options so you can choose which method best fits your agency.

Appetite

We specialize in single accounts/bonds up to \$500,000 and aggregate programs up to \$1M and are a market for all major classes of transactional commercial surety business:

- License & Permit All types Contractor's License, Collection Agency, DMEPOS, Lost Securities, Lost Title, Mortgage Broker, MVD, Permit, Right of Way, etc.
- ERISA Commercial Blanket available up to \$1M
- Court All Types: Receiver, Appeal, Lien, etc.
- Probate All Types: Administrator, Executor, Guardian, Conservator, Guardian of Minor, Trustee, etc.
- Public Official All Types: Treasurer, Tax Collector, Deputy, Clerk, etc.
- Miscellaneous All Types: Financial Guarantee, Lost Securities, Patient Trust, etc. Excludes Immigrant, Student, and Sabbatical

Underwriting

We take a streamlined three-tiered approach: Level 1: Freely written, no credit check required, completed application only. Best rate applies. Level 2: Freely written with qualifying credit, completed and signed application. Variable rates apply.

Level 3: Written with qualifying credit, financials, supporting documentation as needed, and completed signed application. Variable rates apply

Rates

Our flexible rate structure is designed to accommodate the full spectrum of risks within your surety book. We offer competitive rates for bonds in the Standard, Sub-Standard, and Non-Standard segments. We are your one-stop shop for all your transactional surety needs.

Submit an Application

Submitting an application is simple and you can choose which method is most convenient for you:

PHLY Bond Express (our instant issue online portal)

- Go to PHLY.com
- Log in using your existing MyPHLY credentials
- Select PHLY Bond Express from the left tab
- Click on "Get Started"

Form Fill Application

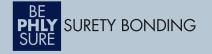
- Go to PHLY.com
- Log in using your existing MyPHLY credentials
- Select PHLY Bond Express from the left tab
- Open the PHLY Surety Bond Application at right and complete the application
- Click the "Submit Application" button

E-mail

E-mail direct to: commercialexpress@phly.com

Have questions? PHLY's Commercial Express Surety Center was established to help you understand your client's surety needs and offer full service solutions. Contact us with any questions.

Did you know more than 40 of PHLY's niche insurance products present direct cross-sell opportunities with commercial surety bonds? Ask your active PHLY accounts about their surety needs and submit an application today!



10 REASONS WHYTM

- Streamlined Applications Submission is quick and easy via PHLY Bond Direct or our abbreviated multipurpose PHLY-1 application for Commercial Surety Bonds up to \$500,000
- Powerful database driven filters and search fields in PHLY Bond Express enable you to locate and execute your bond in minutes online
- Straight-through processing in PHLY Bond Express means many bonds are instantly issued by you without the need for complex submissions
- PHLY Commercial Express is your one-stop shop for all your transactional Commercial Surety needs, with rates and underwriting for applicants with diverse qualifications
- 5. Nationwide Coverage PHLY Commercial Express writes transactional bonds in all 50 states
- 6. Responsiveness Specialized Commercial Express underwriters provide industry leading turnaround time because we understand your time and your client's time is valuable
- Rate and Underwriting Flexibility Competitive pricing is available for applicants with Standard, Sub-Standard, and Non-Standard credit
- Collateral Options We offer comprehensive collateral options for hard-to-place risks
- Underwriting Expertise The PHLY Commercial Express underwriting team focuses solely on the transactional commercial segment ensuring outstanding service for you and your clients
- 10. A.M. Best A++ XV, Standard and Poor's A+, \$227,150M treasury listed carrier venue owner

CONTACT US 888.321.4713 | PHLY.com

COMMERCIAL EXPRESS 888.321.4713

610.771.4016 Fax | E-mail: commercialexpress@phly.com

SURETY CENTER CLAIMS REPORTING: 800.765.9749 800.685.9238 Fax | E-mail: suretyclaims@phly.com

ABOUT US

Company Profile
Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial Property/Casualty and Professional Liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. the United States to provide superior service.

Rated "A++" (Superior) by A.M. Best Company.

Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading Property/Casualty insurer.

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

Standard & Poor's

Ward's 50®

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

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.

Think**PHLY**

