

## 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 shareholders. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

## SPECIALITY LINES

## NATIONWIDE OFFICE LOCATIONS

### Corporate Office

One Bala Plaza  
Suite 100  
Bala Cynwyd, PA 19004  
(800) 873-4552  
(610) 617-7940 Fax

### Central Region

20201 E. Jackson Drive  
Suite 400  
Independence, MO 64057  
(877) 439-7459  
(866) 823-1864 Fax

### Florida Region

220 E. Central Parkway  
Suite 3010  
Altamonte Springs, FL 32701  
(877) 672-7945  
(877) 846-4830 Fax

### Metro Region

1009 Lenox Drive  
Suite 107  
Lawrenceville, NJ 08648  
(866) 586-6122  
(866) 879-4284 Fax

### Mid-Atlantic Region

4050 Crums Mill Road  
Suite 201  
Harrisburg, PA 17112  
(877) 562-2342  
(717) 558-7541 Fax

### North Central Region

1220 Bond Street  
Suite 100  
Naperville, IL 60563  
(800) 547-9967  
(630) 428-9639 Fax

### Northeast Region

100 Technology Center Drive  
Suite 2B  
Stoughton, MA 02072  
(888) 292-3881  
(877) 748-1162 Fax

### Northwest Region

7455 SW Bridgeport Road  
Suite 210  
Tigard, OR 97224  
(800) 669-9497  
(800) 364-6809 Fax

### Ohio Valley Region

545 Metro Place South  
Suite 201  
Dublin, OH 43017  
(877) 521-8234  
(866) 890-2509 Fax

### Rocky Mountain Region

10822 West Toller Drive  
Suite 120  
Littleton, CO 80127  
(866) 608-5898  
(303) 200-5341 Fax

### Southeast Region

Two TownPark Commons  
175 Town Park Drive  
Suite 170  
Kennesaw, GA 30144  
(800) 303-1728  
(770) 218-0600 Fax

### Southwest Region

3939 Belt Line Road  
Suite 650  
Addison, TX 75001  
(866) 246-5254  
(972) 488-8530 Fax

### Sunbelt Region

27101 Puerta Real  
Suite 200  
Mission Viejo, CA 92691  
(800) 994-4121  
(949) 582-1425 Fax

### Western Region

2901 Douglas Boulevard  
Suite 150  
Roseville, CA 95661  
(800) 846-9484  
(866) 458-7695 Fax

### LOSS CONTROL SERVICES

Phone: (800) 873-4552

- Risk management advice from expert law firms
- Loss Assistance Hotline
- Incident Report Forms
- Driver Safety Training Seminars
- LossControl.com
- Employment Practices loss control website

### PAYMENT OPTIONS

Phone: (877) 438-7459

E-mail: [custserv@phlyins.com](mailto:custserv@phlyins.com)

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

### CLAIMS REPORTING

Phone: (800) 765-9749

Fax: (800) 685-9238

E-mail: [claimreport@phlyins.com](mailto:claimreport@phlyins.com)

TOKIO  
MARINE  
GROUP

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.



PHILADELPHIA  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

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

PHLY.com

# SPECIALTY LINES PRODUCTS

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



Our Specialty Lines 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
- Fair Labor Standards Act (FLSA) defense coverage available
- Most favorable venue wording for punitive, multiple or exemplary damages
- Additional Individual Directors & Officers (A-side) coverage options available
- Coverages available on a mono-line basis

### 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
- Optional duty to defend affords ability to select counsel
- Third party coverage
- Enhanced coverages are available through our Pro-Pak endorsements for eligible accounts
- Retentions as low as \$2,500

### 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 for the insured's website
- Policy provides defense costs in addition to the limit of liability
- Separate limit of liability can be purchased for employment practices claims
- State of the art Pro-Pak endorsement adds many additional coverages

### Affinity Pro Portfolio

(Trade Associations)

A comprehensive suite of nine coverages designed specifically for 501c(6) trade associations. Definitions and coverages extend beyond traditional D&O and professional liability forms available in the marketplace.

- 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-Pro<sup>SM</sup>

- Provides Errors & Omissions coverage to a wide variety of professionals
- Pure claims made form with claims reported as soon as practicable
- Independent contractor coverage for Professional Services while acting on your behalf

Acceptable classes include:

- Advertising Agency
- Appraiser Personal or Business Property (No real estate)
- Auctioneer
- Career Coach
- Claims Adjuster
- Computer/Technology Consultant
- Corporate Trainer
- Court Reporter/Stenographer
- Dog Groomer
- Energy Consultant (Residential/Professional)
- Financial Consultant (Personal)
- Fundraising Consultant
- Genealogical Investigator
- Grant Coordinator
- Grant Writer
- Graphic Designer
- Handwriting/Document Analyst
- Hotel Manager
- Human Resources Consultant
- Interior Designer/Decorator
- Management Consultant
- Marketing Consultant
- Media Consultant
- Medical Billing Service
- Medical Transcriptionist
- Notary Public
- Printer
- Professional Organizer/Relocation Organizer
- Project Manager (Non Construction)
- Property Manager
- Public Relations Consultant
- Publisher
- Safety Consultant/Loss Control Consultant
- Technical Writer
- Telecommunications Consultant
- Temporary Employment Agency/PEO
- Third Party Administrator
- Ticket Broker

- Tour Operator/Guide
- Trainer (non-physical)
- Translator/Interpreter
- Travel Agent
- Trustee
- Tutor
- And many more classes considered

### Employed Lawyers Protection Plus

- Provides Errors and Omissions coverage for Attorneys working as In-House Counsel
- Choice of defense counsel
- Moonlighting & Pro Bono coverage (for Full Time Attorneys)
- Sarbanes-Oxley §307 defense coverage (for public companies)
- Defense for disciplinary proceedings
- Full limits available for defense on all covered claims

### Accountants Professional Liability

- Broad "consent to settle" provisions favorable to the insured
- Unique first party coverages via Pro Pak Elite endorsement for eligible insureds
- Coverage for disciplinary proceedings defense
- Defendants Reimbursement Coverage

### 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
- Broad definitions of key terms such as "Employee" and "Volunteer"
- 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
- Purchasing both the Package and Errors and Omissions coverages can address many exposure areas in one convenient package
- Enhanced coverage for property off-premises, primary wording

Coverage Offered:

- General Liability
- Business Personal Property
- Business Income Interruption
- Fire Legal Liability
- Money & Securities
- Hired and Non Owned Auto
- Employment 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 [www.PHLY.com](http://www.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
- Specialty Lines
- 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 'AA-' 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.



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