



10 REASONS WHY™

COMMERCIAL EXPRESS SURETY BONDS

Ten Reasons to Choose Philadelphia Insurance Companies for Transactional Commercial Bonds

1. 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
2. Powerful database driven filters and search fields in PHLY Bond Express enable you to locate and execute your bond in minutes online
3. Straight-through processing in PHLY Bond Express means many bonds are instantly issued by you without the need for complex submissions
4. 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
7. Rate and Underwriting Flexibility – Competitive pricing is available for applicants with Standard, Sub-Standard, and Non-Standard credit
8. Collateral Options – We offer comprehensive collateral options for hard to place risks
9. 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

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