THE TOKIO MARINE GROUP  PHLY is a proud member of the Tokio Marine Group, one of the largest global insurance groups in the world with over 40,000 employees in 46 countries and regions worldwide. The Group is a top 20 P/C carrier in the U.S.* Our parent company Tokio Marine Holdings is rated A+ by S&P and A++ by AM Best.

*Based on a June 2022 AM Best Report on net written premium

PHLY AT A GLANCE

OUR FINANCIAL STRENGTH

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Written Premium</td>
<td>$4,080,677</td>
</tr>
<tr>
<td>Net Income</td>
<td>$456,095</td>
</tr>
<tr>
<td>Total Admitted Assets</td>
<td>$12,030,373</td>
</tr>
<tr>
<td>Total Surplus as Regards to Policyholders</td>
<td>$3,617,636</td>
</tr>
<tr>
<td>Combined Ratio</td>
<td>93.9%</td>
</tr>
<tr>
<td>AM Best Rating/Financial Size Category</td>
<td>A++ (Superior)/XV*</td>
</tr>
<tr>
<td>S&amp;P Global Rating</td>
<td>A++**</td>
</tr>
</tbody>
</table>

Statutory Basis - As of and for the year ended December 31, 2022

*AM Best rating was assigned on December 9, 2022
**S&P Global rating was assigned on September 15, 2022

ABOUT US

- In business since 1962, the company has over 2,000 employees nationwide
- PHLY designs, markets, and underwrites property and casualty insurance products for 120+ niche markets, with value-added coverages and services
- Producers can:
  - Manage accounts from online agency dashboard
  - Submit new business applications online and get quotes in minutes
  - Bind and renew online for most products
- 97% overall claims satisfaction rating
- TEAM PHLY proudly supports local and national charities to give back to the communities we serve.
PHLY AT A GLANCE - continued

SUPERIOR UNDERWRITING RESULTS

Statutory Combined Ratios, 2002 - 2022

SPECIALIZING IN OVER 120+ NICHE MARKETS INCLUDING:

- Accident & Health
- Agriculture
- Antique Collector Vehicle
- Commercial Auto
- Cyber Security
- Educational
- Entertainment & Recreation
- Environmental
- Excess & Surplus Lines
- Habitational
- Health & Fitness
- Industry Services
- Management & Professional Liability
- National Flood Program
- Non-Profit and Human Services
- Outdoor Products
- Public Services
- Real Estate
- Special Events
- Sports
- Surety Bonds

RECOGNIZED FOR OUR SUPERIOR SERVICE AND STAFF

800.873.4552 | PHLY.com

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