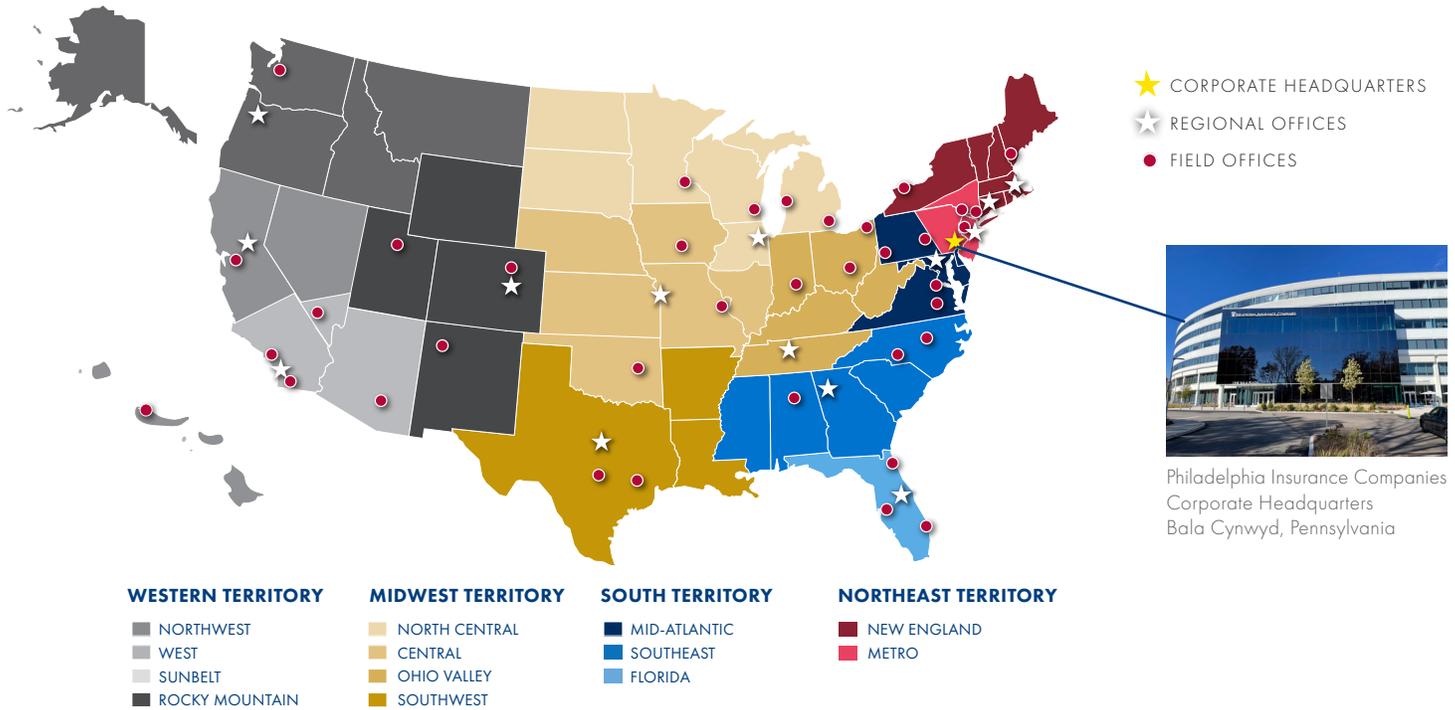




PHLY AT A GLANCE

OUR COMMITMENT TO EXCELLENCE



OUR FINANCIAL STRENGTH

(in thousands)

2023

Gross Written Premium	\$4,425,293
Net Income	\$602,212
Total Admitted Assets	\$12,771,655
Total Surplus as Regards to Policyholders	\$4,034,510
Combined Ratio	92.0%
AM Best Rating/Financial Size Category	A++ (Superior)/XV*
S&P Global Rating	A+**

Statutory Basis - As of and for the year ended December 31, 2023

*AM Best rating was assigned on December 8, 2023

**S&P Global rating was assigned on March 28, 2024

ABOUT US

- In business since 1962, Philadelphia Insurance Companies (PHLY) 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
- 95.7% overall claims satisfaction rating
- "Best in class" Risk Management Services
- **TEAMPHLY** proudly supports local and national charities to give back to the communities we serve.

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 47 countries and regions worldwide. The Group is a top 20 Property/Casualty carrier in the U.S.* Our parent company is rated A+ by S&P and A++ by AM Best.

*AM Best ranked by net premiums written as of Dec. 31, 2023.



TOKIO MARINE GROUP
To Be a *Good Company*

PHLY AT A GLANCE - *continued*

SUPERIOR UNDERWRITING RESULTS

Statutory Combined Ratios, 2003 - 2023



* Sources: AM Best (2003 – 2009); S&P Global (2010 - 2023)
Statutory combined ratio calculated after policyholder dividends.

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](https://www.phly.com)



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. | © 2024 Philadelphia Consolidated Holding Corp., All Rights Reserved.