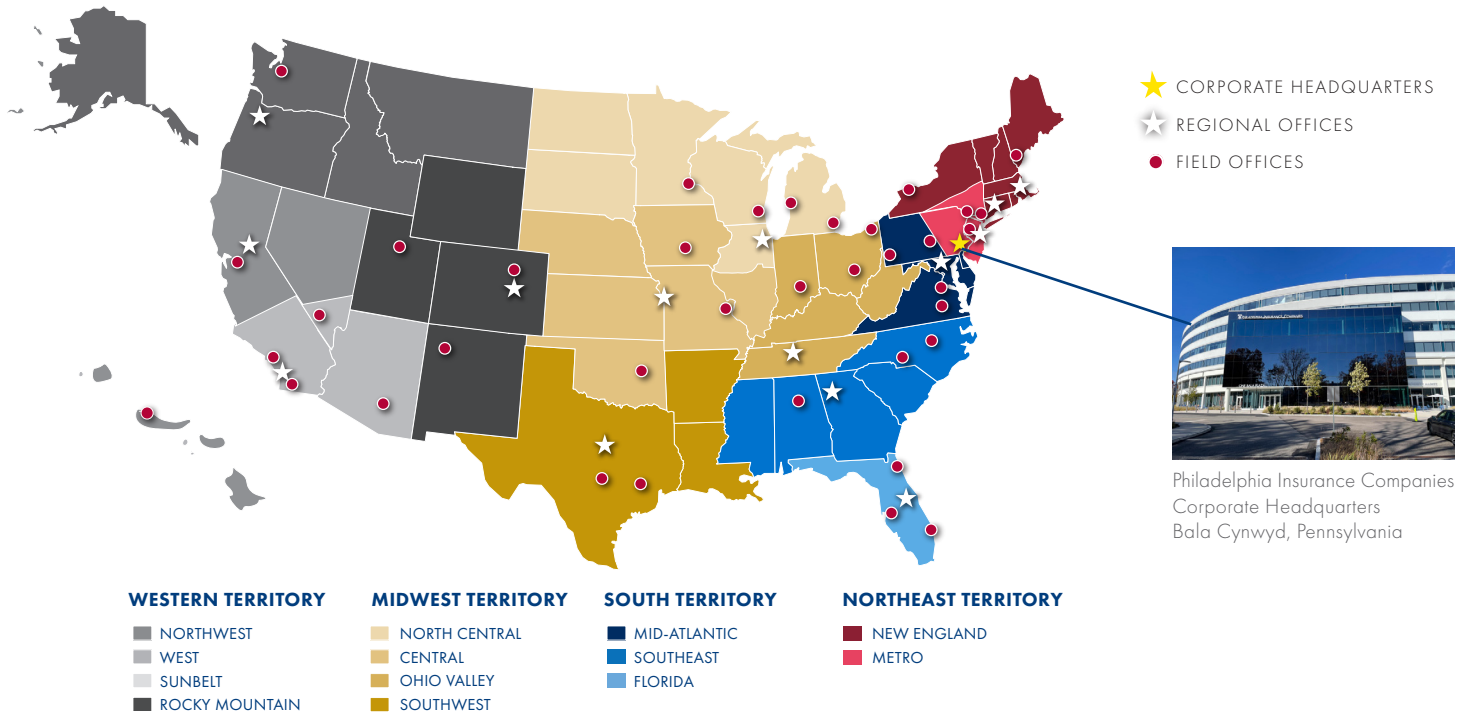


# PHLY AT A GLANCE

## OUR COMMITMENT TO EXCELLENCE



Philadelphia Insurance Companies  
 Corporate Headquarters  
 Bala Cynwyd, Pennsylvania

## OUR FINANCIAL STRENGTH

(in thousands)

2024

Gross Written Premium	\$4,693,256
Net Income	\$626,416
Total Admitted Assets	\$13,375,841
Total Surplus as Regards to Policyholders	\$4,167,040
Combined Ratio	93.1%
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, 2024

\*AM Best rating was assigned on November 8, 2024

\*\*S&P Global rating was assigned on September 25, 2024

## ABOUT US

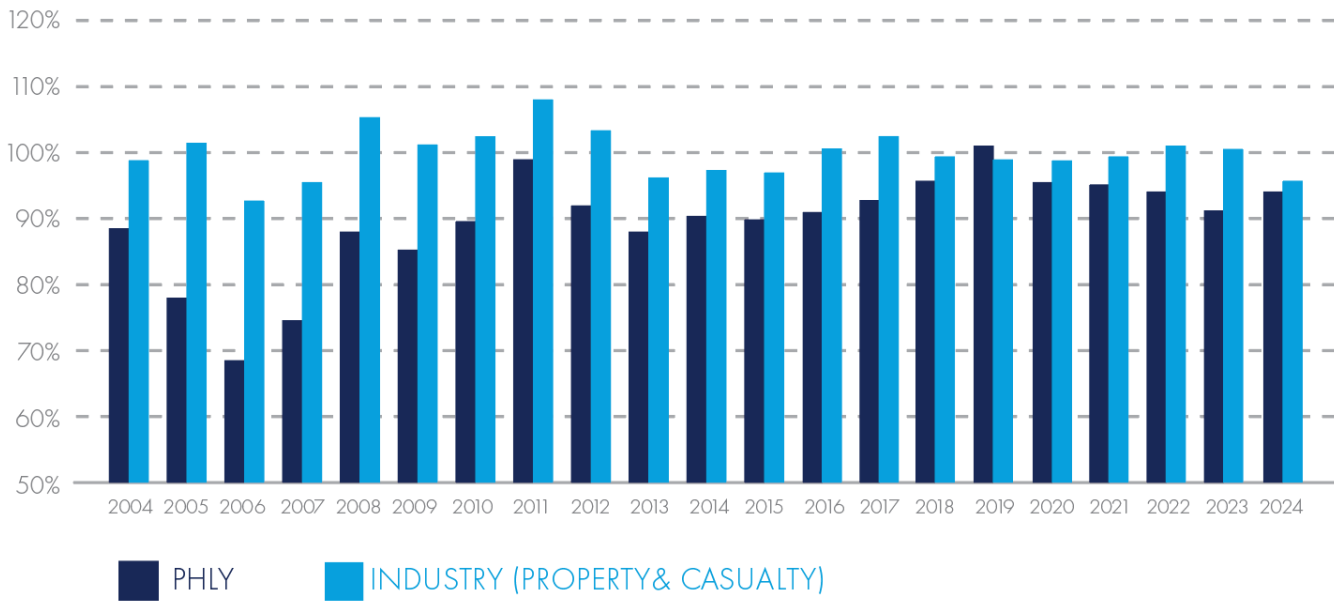
- In business since 1962, Philadelphia Insurance Companies (PHLY) has over 2,000 employees nationwide
- PHLY designs, markets, and underwrites property and casualty insurance products for 120+ niche markets, with value-added coverages and services
- Producers can:
  - Manage accounts from online agency 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, 2024.

# PHLY AT A GLANCE - *continued*

## SUPERIOR UNDERWRITING RESULTS

Statutory Combined Ratios, 2004 - 2024



\* Sources: AM Best (2004 – 2009); S&P Global (2010 - 2024)  
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**



*Inspiring Confidence. Accelerating Progress.*

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. | © 2025 Philadelphia Consolidated Holding Corp., All Rights Reserved.