

EXCESS & SURPLUS LINES

EXCESS CASUALTY



INSURANCE SOLUTIONS

AM Best A++ Rating  
S&P A+ Rating  
Underwriters Nationwide

855.585.6322 | [PHLY.com/ES](https://www.phly.com/ES)

# EXCESS CASUALTY

## Products & Capabilities

- Unsupported - We can write over another carrier's primary or excess limits
- Supported - We can write over PIIC or TMSIC primary coverages
- Follow-form excess policy
- Ability to participate in quota share limits
- Flexibility on attachment levels
- Admitted and non-admitted paper
- Occurrence and Claims Made coverage
- Fast turnaround on quotes
- Consistent underwriting approach
- Best-in-class service provided by regional underwriting offices located across the country

## Target Classes

- Contracting - Plumbing, HVAC, Small Artisans, Project Specific Business, General Contractors
- Hospitality - Hotels/Motels, Bars/Taverns, Restaurants
- Manufacturing - Machine Shops, Construction Equipment Manufacturing, Metal Stamping, Tool & Dye, Contract Manufacturing
- Real Estate - Commercial, Retail, Retail Department Stores, Strip Malls, Parking Lots, Swap Meets/Flea Markets
- Services Exposures

## Submission Requirements

- Cover letter with a brief description of operations and target pricing
- Description of Named Insureds
- Five years of currently valued loss runs for all underlying coverages
- Underlying terms and conditions (Underlying carriers must have an AM Best rating of "A-VII" or higher)

## Financial Security

- AM Best rated A++
- Standard & Poor's assigned A+

# ABOUT US

## Company Profile

PHLY E&S provides access to excess and surplus lines commercial insurance products for specialized industries. PHLY E&S is a division of Philadelphia Insurance Companies (PHLY), a nationally recognized provider of property & casualty and specialty insurance coverages. PHLY is rated A++ (Superior) from AM Best Company and A+ from Standard & Poor's.

## PHLY E&S Industries

- Contractors
- Environmental
- Hospitality
- Manufacturing
- Commercial Real Estate
- Retail
- Excess Coverage



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

## The PHLY Difference

All products are underwritten by Tokio Marine Specialty Insurance Company. Certain risks may not be suitable for excess and surplus lines and/or are required to be written on an admitted basis. Surplus lines companies do not participate in state guaranty funds in any jurisdiction, except New Jersey, and thus, surplus lines insureds are not protected by those funds. © 2022 PHLY E&S Insurance Solutions, Inc., All Rights Reserved.

# CONTACT US

## SUBMISSIONS AND ENDORSEMENTS:

### Wholesalers:

Email all PHLY E&S submissions directly to [ESsubmission@phly.com](mailto:ESsubmission@phly.com) | [ESendorsements@phly.com](mailto:ESendorsements@phly.com) or contact us at 855.585.6322.

### Retail Agents:

Email all PHLY E&S submissions/endorsement requests directly to your Marketing Representative/Account Associate (<https://www.phly.com/AboutPHLY/Offices/>) or contact us at 855.585.6322.

## RISK MANAGEMENT SERVICES:

**800.873.4552**

E-mail: [Phlyrms@phly.com](mailto:Phlyrms@phly.com)

## CLAIMS REPORTING:

**800.765.9749** | Fax: 800.685.9238

E-mail: [Claimsreport@phly.com](mailto:Claimsreport@phly.com)



**TOKIO MARINE GROUP**  
*To Be a Good Company*

