



## WHOLESALE



Our Wholesale business category is designed for businesses whose main customers are other businesses – B2B sales of 75% or greater. While we entertain a variety of class codes, manufacturing, manufacturing representatives, and distributors who sell directly imported goods are not a fit for this program.

### Most Wanted Coverages

- PHLY PAC
- Outdoor Signs and Property
- Hired and Non-Owned Auto (not all class codes are eligible)
- Employment Practices Liability
- Cyber Suite

### Mandatory Retail/Services and Wholesale Forms and Exclusions (may vary by state)

The following forms are included on all Retail/Service and Wholesale policies

- BP 117 (09/23): Exclusion – Inhalation Devices
- BP 122 (09/23): Exclusion – Tanning Devices
- BP 123 (09/23): Exclusion – Tobacco and Tobacco-Related Products

### Program Limitations (subject to change)

- Operations that manufacture their own products (including repacking and rebranding)
- Manufacturers' Representatives
- Operations that distribute marijuana, cannabis, or related products (mandatory exclusion attached)
- Operations that distribute guns or ammunition

# PHLY BOP - WHOLESALE - continued

## Eligible Class Codes (subject to change)

- Air Conditioning and Combined Air and Heating Equipment
- Appliance Distributors
- Automobile Parts and Supplies
- Barber Shop and Beauty Salon Supplies
- Building Materials
- Clothing Distributors
- Collectibles and Memorabilia
- Equipment, Fixtures, or Supplies Distributors
- Fabric
- Floor Covering
- Florists
- Fruit and Vegetables
- Gardening and Light Farming Supply
- Grocery Distributors
- Hardware and Tools
- Hearing Aids
- Hobby, Craft, or Artists' Supply
- Janitorial Supplies
- Jewelry
- Meat, Fish, Poultry, or Seafood
- Plumbing Supplies and Fixtures
- Printing Supplies
- Refrigeration Equipment - Commercial
- Toy Distributor



**SCAN** QR Code OR VISIT: **PHLY.com/BOPMap**  
to see currently approved states



## ABOUT US

### Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial property/casualty and professional liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by AM Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading property/casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines | Management & Professional Liability | Personal Lines

### AM Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

### Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

### Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

## CONTACT US

**RISK MANAGEMENT SERVICES: 800.873.4552**

**CLAIMS REPORTING: 800.765.9749**

800.685.9238 Fax | E-mail: [claimsreport@phly.com](mailto:claimsreport@phly.com)

Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

E-mail: [service@phly.com](mailto:service@phly.com) | Direct billed |

MasterCard, Visa, Discover, American Express, electronic checks



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**PHLYBOP**



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

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