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 A.M. 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

COMMERCIAL LINES PRODUCTS
Our standard Commercial Lines products are offered on an admitted basis using Philadelphia Indemnity Insurance Company, and on a non-admitted basis using Tokio Marine Specialty Insurance Company for distressed or unusual risks. We have large in-house capacity for property values at any one location.

Human Services
- Adult Day Care Centers
- Child Care Centers
- Community Centers
- Group Homes
- Home Health Care/Hospice
- Homeless/Battered Shelters
- Home Medical Equipment Dealers
- Mental Health Organizations
- Non-Profit Organizations
- Religious Organizations/Churches
- Sheltered Workshops
- Sleep Centers and Laboratories
- Social Service Organizations
- Substance Abuse Rehabilitation Facilities
- Thrift Stores
- YWCAs
- Youth Services Organizations (Boys Scouts/Girl Scouts, Boys and Girls Clubs, etc.)

Industry Services
- Fuel Dealers
- Pest Control Services
- Restoration Contractors
- Security Services - “The Guardian”

Public Services
- Event Planners
- Libraries
- Medical Facilities/Hospitals (Property & Auto only)
- Museums
- Nursing Homes (Property & Auto Only)
- Water & Sewer Districts
- Zoos

Habilitational
- Affordable Housing
- Apartments
- Condominiums
- Homeowners Associations
- Low Income Housing
- Mobile Home Park Owners

Real Estate
- Real Estate Schedules
- Commercial Primary Flood*
- Commercial Excess Flood*

*This insurance product is not affiliated with the National Flood Insurance Program.

Educational
- Colleges
- Miscellaneous Training Schools
- Schools - Private, Academic, Charter, and Vocational
- Student Housing
- Trade Schools

Sports
- Amateur Sports
- Gymnastics
- Motorsports
- Professional Sports
- Special Events – Sports & Recreation
- Sports Camps
- Sports Leagues

Health & Fitness
- Health Clubs
- Individual Trainers and Instructors
- Martial Arts Studios
- Personal Training Studios
- Pilates Studios
- Salon & Day Spas
- Yoga Studios

A.M. Best Rating
PHLY’s two insurance subsidiaries are pooled for risk assumption and accumulated surplus. A.M. 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.
**Recreation & Entertainment**
- Amusement Parks
- Animal Tracks
- Boat Dealers
- Bowling Centers
- Camp Operators
- Craft Brewery & Distillery
- Event Planners
- Fairs & Fairgrounds
- Family Entertainment Centers
- Film Producers
- Golf & Country Clubs
- Ice Arenas
- Paintball Operations
- Performing Arts Centers

**Outdoor Products**
- Archery Ranges
- Backpacking/Hiking
- Bed & Breakfasts
- Consulting Foresters
- Conservation / Land Trusts
- Cross Country Skiing
- Dude & Guest Ranches
- Fishing & Hunting Lodges
- Guides & Outfitters
- Guided Snowmobile Tours
- Hunting Leases
- Hunting Preserves
- Resorts & Lodges
- Rod & Gun Clubs
- RV Parks & Campgrounds
- Shooting Ranges
- Trap, Skeet & Sporting Clay

**Environmental**
- Contractors Environmental Coverage (CEC)℠
- Contractors Environmental and Professional Coverage (CEPC)℠
- Environmental Casualty Package (E-PAC)℠ NEW!
- Premises Environmental Coverage (PEC)℠
- Restoration Contractors
- Storage Tank Environmental Product (STEP) NEW!

**Miscellaneous**
- Equipment Breakdown
- Special Events
- Tenant Users Liability Insurance Program (TULIP)

**Commercial Auto**
- Auto Daily Rental
- Chauffeured Transportation
- Franchised Motorcycle Dealerships
- Interim Liability & Physical Damage
- Lessors Contingent/Excess Liability,
- Lessors Contingent Physical Damage
- Rental Package
- School Bus Contractors

**Professional Liability**
- Our Management & Professional Liability division offers Directors & Officers Liability, Employment Practices Liability, and many other Professional Liability products tailored to meet every insured’s needs

**Accident & Health NEW!**
- Participant Accident
- Student Accident
- Volunteer Accident

---

**MISSION STATEMENT**

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

Think PHLY

800.873.4552 | 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. © 2019 Philadelphia Consolidated Holding. All Rights Reserved.