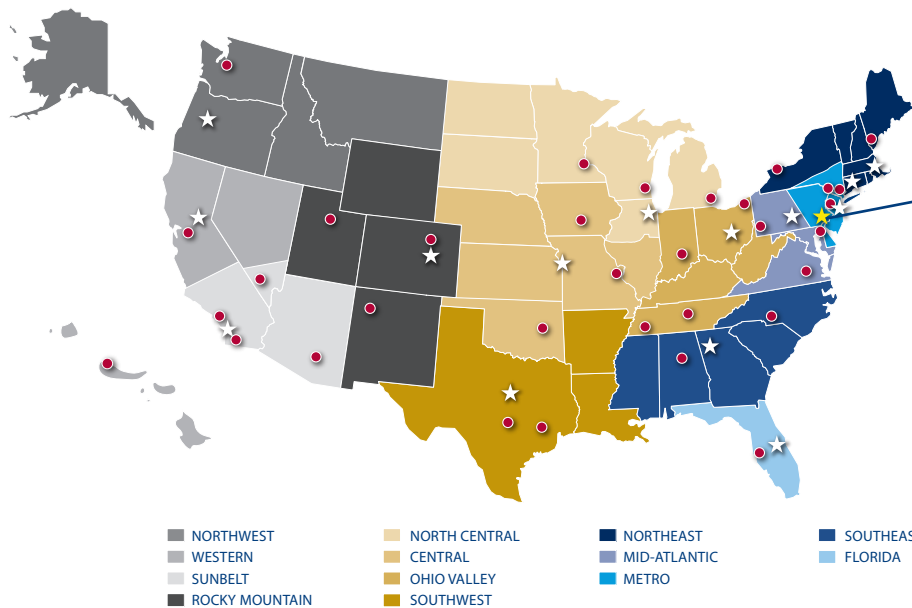


# PHLY AT A GLANCE

## OUR COMMITMENT TO EXCELLENCE



Corporate Headquarters  
Bala Cynwyd, Pennsylvania

### Financial Strength

(in thousands)

2016

Gross Written Premium	\$3,277,036
Net Income	\$366,965
Total Admitted Assets	\$8,544,963
Total Surplus as Regards to Policyholders	\$2,469,098
Combined Ratio	91%
A.M. Best Rating/Financial Size Category	A++ (Superior)/XV*
S&P Rating	A+**

Statutory Basis - As of and for the year ended December 31, 2016

\*A.M. Best rating was assigned on September 21, 2016

\*\*S&P rating was assigned on September 17, 2015

### About Philadelphia Insurance Companies (PHLY)

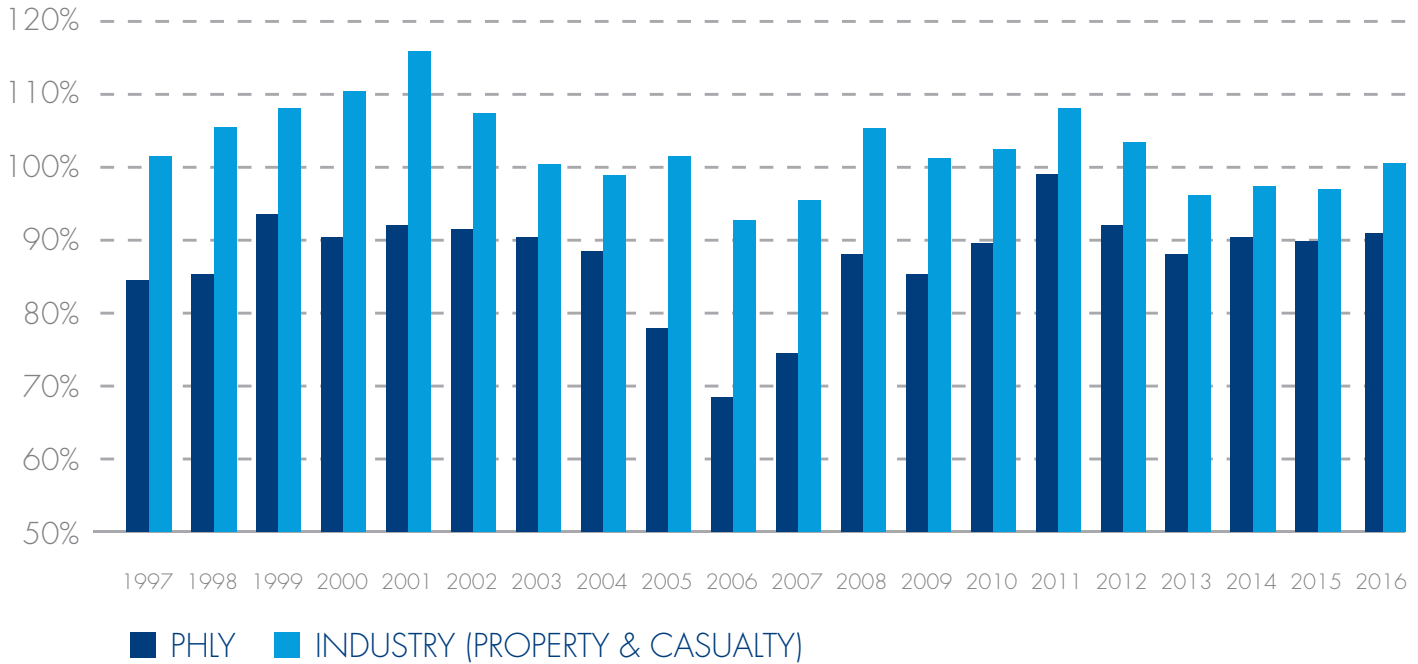
- PHLY operates in 50 offices covering the United States
- PHLY designs, markets, and underwrites property and casualty insurance products for niche markets, with value-added coverages and services
- PHLY competes on coverage, customized solutions, and consistent pricing, with a disciplined underwriting philosophy
- PHLY approaches the market through multiple distribution channels: preferred producers, firemarked producers, independent insurance producers, wholesalers, and the internet
- PHLY continuously reviews and refines our business processes to improve efficiency and the ease of doing business
- PHLY seeks out the best people, provides opportunities, and recognizes their achievements
- PHLY partners with local and national charitable organizations to give back to the communities we serve

**THE TOKIO MARINE GROUP** Tokio Marine & Nichido Fire Insurance Co., Ltd. is Japan's oldest and leading property and casualty insurer. It is rated "A++" (Superior) by A.M. Best Company and "A+" by Standard & Poor's. Its holding company, Tokio Marine Holdings, Inc., is seeking to be a top-tier global insurance group with approximately 33,700 employees in 39 countries. It is ranked within the Top 20 life/non-life insurance company group in the world for its market capitalization.

# PHLY AT A GLANCE - *continued*

## Superior Underwriting Results

Statutory Combined Ratios, 1997 - 2016



\*Sources: A.M. Best (1997-2009); SNL (2010-2016)

PHLY is a Niche Marketer specializing in over 120+ markets including:

- Commercial Auto
- Cyber Security
- Educational
- Entertainment & Recreation
- Habitational
- Health & Fitness
- Industry Services
- Non-Profit and Human Services
- Outdoor Products
- Public Services
- Real Estate
- Special Events
- Sports
- Management & Professional Liability
- Surety Bonds
- Excess & Surplus Lines
- Antique Collector Vehicle National Flood Program

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. | © 2017 Philadelphia Consolidated Holding Corp., All Rights Reserved.