



EVALUATOR

PRIVATE COMPANY PROTECTION PLUS

Choose the right carrier that understands and provides the coverages and limits unique to Private Company Protection Plus
How does Philadelphia Insurance Companies' Private Company Protection Plus Insurance Policy (PI-PRD-2 09/02) with the Business Advantage or Corporate Advantage Pro-Pak Elite endorsements (PI-PRD-72 & PI-PRD-73, edition 5/06) compare to other forms in the marketplace?

	Philadelphia Insurance Companies - Private Company Protection Plus	Other Carrier(s)
The strength and stability of an A.M. Best A++ rated admitted carrier	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Defense Cost in addition to the Limit of Liability (Business Advantage Pro-Pak)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Optional selection of counsel – Insured may choose defense counsel or tender the defense to the Underwriter	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Most favorable venue wording for punitive, multiple, or exemplary damages	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Final adjudication wording applies to fraud and personal profit exclusions	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Full severability for Individual Insureds; enhanced for the entity by naming Executive Officers	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Defense Cost coverage for claims seeking non-monetary relief	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
"For" wording applied to Bodily Injury/Property Damage exclusion	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Modified consent to settle (hammer) clause – standard 50/50 with a 10% retention reduction for Insured's acceptance of first settlement offer or 75/25 with 25% retention reduction (when defense costs are provided within the policy limits of liability)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Many Insured vs. Insured carve-backs provided	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Broad definition of Claim which includes: arbitration, regulatory and administrative proceedings, EEOC and DOL investigations, and requests to toll the statute of limitations	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Bilateral discovery (tail) for one, two, and three year terms	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Debtor in possession included as an Insured	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Worldwide territory and valuation clause	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Broadened ERISA Fiduciary coverages including HIPAA, IRS voluntary settlement fees, and managed care liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
A triple aggregate retention feature available for qualified applicants	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
The availability of important complementary coverage such as Crime, Employed Lawyers Liability, and Cyber Security Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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