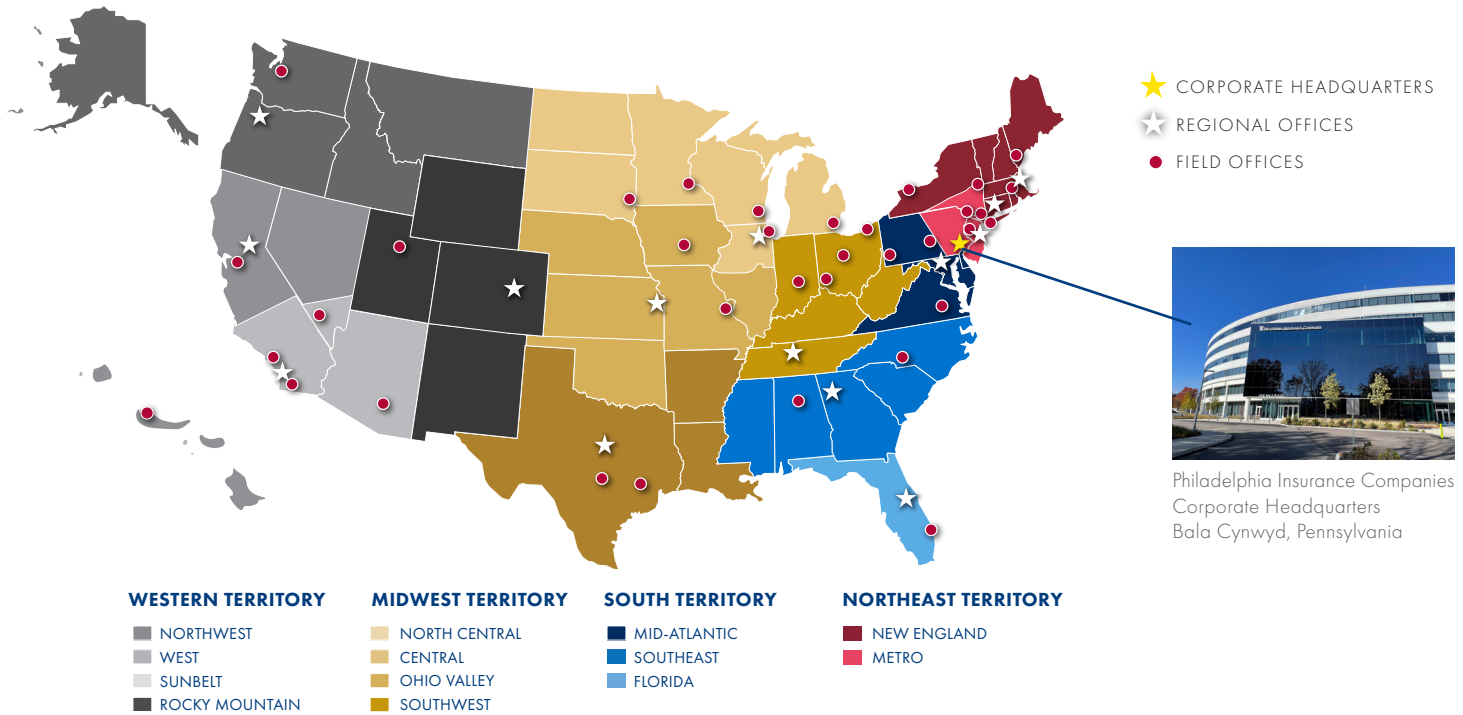




PHLY AT A GLANCE

OUR COMMITMENT TO EXCELLENCE



OUR FINANCIAL STRENGTH

(in thousands)

2025

Gross Written Premium	\$5,005,013
Net Income	\$588,244
Total Admitted Assets	\$14,228,384
Total Surplus as Regards to Policyholders	\$4,473,500
Combined Ratio	92.6%
AM Best Rating/Financial Size Category	A++ (Superior)/XV*
S&P Global Rating	A+**

Statutory Basis - As of and for the year ended December 31, 2025

*AM Best rating was assigned on October 23, 2025

**S&P Global rating was assigned on February 24, 2026

ABOUT US

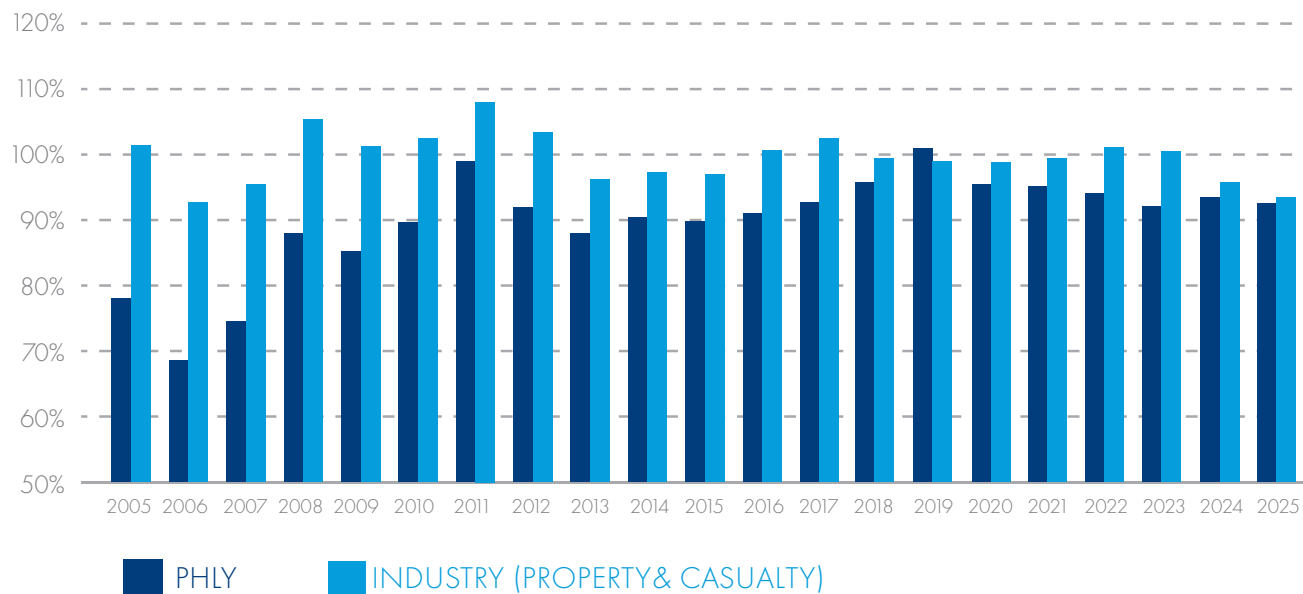
- In business since 1962, Philadelphia Insurance Companies (PHLY) has over 2,000 employees nationwide
- PHLY designs, markets, and underwrites property and casualty insurance products for 120+ niche markets, with value-added coverages and services
- Producers can:
 - Manage accounts from online agency dashboard
 - Submit new business applications online and get quotes in minutes
 - Bind and renew online for most products
- 96.7% overall claims satisfaction rating
- "Best in class" Risk Management Services
- **TEAMPHLY** proudly supports local and national charities to give back to the communities we serve.

THE TOKIO MARINE GROUP PHLY is a proud member of the Tokio Marine Group, one of the largest global insurance groups in the world with over 40,000 employees in 47 countries and regions worldwide. The Group is a top 20 Property/Casualty carrier in the U.S.* Our parent company is rated A+ by S&P and A++ by AM Best. *AM Best ranked by net premiums written as of Dec. 31, 2025.

PHLY AT A GLANCE - *continued*

SUPERIOR UNDERWRITING RESULTS

Statutory Combined Ratios, 2005 - 2025



* Sources: AM Best (2005 – 2009); S&P Global (2010 - 2025)
Statutory combined ratio calculated after policyholder dividends.

SPECIALIZING IN OVER 120+ NICHE MARKETS INCLUDING

- Accident & Health
- Agriculture
- Antique Collector Vehicle
- Business Owners Policy (BOP)
- Commercial Auto
- Educational
- Entertainment & Recreation
- Environmental
- Excess & Surplus Lines
- Habitational
- Health & Fitness
- Industry Services
- Management & Professional Liability
- National Flood Program
- Non-Profit and Human Services
- Outdoor Products
- Public Services
- Real Estate
- Special Events
- Sports
- Surety Bonds

RECOGNIZED FOR OUR SUPERIOR SERVICE AND STAFF



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