



NICHE MARKETS as of 1/1/20

Lance Goff 469.221.7932

COMMERCIAL PACKAGE

Human Services

- Non-Profit Organizations
- Mental Health Organizations **8063, 8093**
- Home Health & Hospice Care **8082, 8059**
- Child Care Centers **8351**
- Home Medical Equipment Dealers (Excluding Auto) **5047**
- Religious Organizations/Churches **8661**
- For-Profit Social Service Organizations

Agribusiness [Click here for target classes](#)

- Commercial Agribusiness
- Farmowners

Habitational/Real Estate

- Homeowners Associations **8641**
- Condominiums **8641**
- Affordable Housing **6513**
- Apartments **6513**
- Real Estate Schedules **6512**
- Mobile Home Park Owners **6515**
- Medical Facilities/Nursing Homes (Property & Auto Only)

Outdoor Products

- Guides & Outfitters **7999**
- Hunting Preserves **0971**
- Land Conservation **9512**
- Resorts, Lodges, and Dude Ranches **7011**
- RV Parks & Campgrounds **7033**
- Rod & Gun Clubs
- Hunt Clubs Leasing Land
- Axe Throwing **7997**

Health & Fitness

- Health Clubs **7991, 7997**
- Fitness Studios - Martial Arts, Personal Training, CrossFit, Pilates, & Yoga **7999**
- Salon & Day Spas **7991**

Industry Services

- Pool & Spa Contractors **1799**
- Fuel Dealers **5172, 5984 & 5541**
- Security Services - Guard and Alarm Installation **7381**
- Pest Control Services (Excluding Auto) **7342**

Public Services

- Museums **8412**
- Special Events
- Tenant Users Liability Insurance Program (TULIP)
- Libraries **8231**

Education

- Schools - Private, Academic, Charter, Trade, and Non-Profit Vocational **8211, 8249**
- Student Housing
- Private Colleges **8221, 8222**

Sports

- Amateur Sports Facilities, Camps, Leagues, and Events **7999, 7997**
- Professional Sports **7941, 7999**
- Motorsports **7948**

Recreation & Entertainment

- Film Production **7812**
- Sporting Venues **7999, 7933, 7948**
- Performing Arts Centers **7929**
- Craft Breweries & Distilleries **2082**
- Event Planners **8748**
- Fairs & Fairgrounds **7999**
- Boat Dealers **5551**
- Golf & Country Clubs **7992, 7997, 7999**

Accident & Health

- Participant Accident
- Student Accident
- Intercollegiate Sports Accident

Commercial Auto

- School Bus Transportation Contractors **4151**
- Chauffeured Transportation **4119**
- Franchised Motorcycle Dealerships **5571**
- Collector/Antique Vehicles - Personal Lines **5521**
- Auto Daily Rental **7513, 7514**
- Auto Leasing - Contingent/Excess Liability and Contingent Physical Damage **7513, 7515**

PHLY Online Products (Rate-Quote-Issue Online)

- Special Events
- Storage Tank Environmental
- Commercial Surety
- Fitness Studios **7991**
- Fitness Instructors **7991**
- Federal Flood Insurance - NFIP
- Antique/Collector Car **5521**
- Business Owners Policy (BOP)

MANAGEMENT & PROFESSIONAL LIABILITY

- Private Company D&O
- Non-Profit D&O
- Temporary Staffing **7361 PACKAGE PRODUCT**
- Integrated Technology **5045 PACKAGE PRODUCT**
- Trade Associations **8611, 8621 PACKAGE PRODUCT**
- Employment Practices Liability
- Miscellaneous E&O **8748**
- Employed Lawyers E&O
- Cyber Security
- Media Liability
- Excess Liability
- Crime
- Allied Health Professionals **8099**
- Accountants Professional Liability **8721**

FLOOD COVERAGE

- Commercial Primary Flood*
 - Commercial Excess Flood*
 - National Flood Program (NFIP)
- *This insurance product is not affiliated with the National Flood Insurance Program.*

SURETY BONDS

- Contract Bonds
- Commercial Bonds

EXCESS & SURPLUS LINES

- Primary Casualty, Property Coverage, and Excess Casualty targeting smaller to mid-size accounts in commercial contracting, hospitality, retail, manufacturing, commercial real estate, and Small Business Solutions
- Excess Casualty Non-Admitted/Admitted smaller to mid-size accounts

ENVIRONMENTAL

- Contractor Environmental Coverage [Professional Available]
- Premises Environmental Coverage
- Environmental Casualty Package [Combined Environmental Casualty - E-PAC Combined General Liability and Contractors Environmental and Professional Coverage]
- Storage Tank Environmental



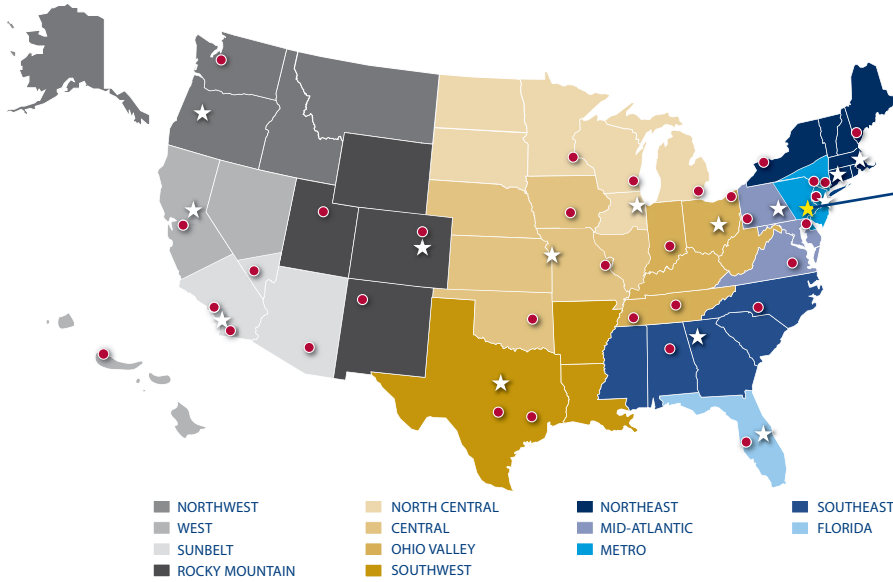
CONTACT:

Lance Goff | 469.221.7932 | lance.goff@phly.com



PHLY AT A GLANCE

OUR COMMITMENT TO EXCELLENCE


 Corporate Headquarters
 Bala Cynwyd, Pennsylvania

Financial Strength *(in thousands)*

2018

Gross Written Premium	\$3,660,502
Net Income	\$369,909
Total Admitted Assets	\$9,547,103
Total Surplus as Regards to Policyholders	\$2,560,750
Combined Ratio	95.3%
AM Best Rating/Financial Size Category	A++ (Superior)/XV*
S&P Rating	A+**

Statutory Basis - As of and for the year ended December 31, 2018

*AM Best rating was assigned on December 21, 2018

**S&P rating was assigned on April 17, 2018

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, select 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 AM 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.

CONTACT:

 Lance Goff | 469.221.7932 | lance.goff@phly.com
