

EXCESS & SURPLUS LINES

E&S SMALL BUSINESS SOLUTIONS



 **PHLY**E&S
INSURANCE SOLUTIONS

AM Best A++ Rating
S&P A+ Rating
Underwriters Nationwide

855.585.6322 | **PHLY.com/ES**



E&S SMALL BUSINESS SOLUTIONS

The Primary Department team has created a dedicated unit for accounts ranging between \$3,000 and \$15,000 in premium. This unit is designed to maximize our relationships with our PHLY agents and focus on the profitability of small business underwriting.

Available Coverages

General Liability

- \$1M/\$2M/\$2M limits available
- First Dollar coverage available
- Liquor Liability

Property

- Up to \$3M TIV per location/\$5M per policy
- Property Enhancement coverage
- Equipment Breakdown coverage

Excess

- Up to \$5M limits available

Submission Requirements

- ACORD Applications
- Supplemental applications for manufacturing, contractors, vacant buildings, and hospitality risks (competitor's applications are acceptable)
- Currently valued company loss run for two years plus the current year
- New entities should include a resume evidencing relative experience
- Expiring Premium
- Desired terms and conditions

All submissions should be sent to our dedicated small business inbox:

smallbusinesssubmission@phly.com

Contracting

- Artisan contractors
- Custom home builders
- Landscaping
- Janitorial
- Owners interest
- Project specific

Retail

- Vacant buildings
- Shopping Centers/Strip Malls
- Lessor's Risk
- Vacant land
- Department stores
- Grocery stores
- Pawn shops
- Swap meets/flea markets

Manufacturing

- Toys
- Auto parts
- Exercise equipment
- Machine shops
- Metal fabrication
- Sporting goods
- Tools
- Appliances
- Plastic products
- Cosmetics

Hospitality

- Restaurants
- Theaters
- Concerts/special events
- Catering Halls
- Hotels/Motels

ABOUT US

Company Profile

PHLY E&S provides access to excess and surplus lines commercial insurance products for specialized industries. PHLY E&S is a division of Philadelphia Insurance Companies (PHLY), a nationally recognized provider of property & casualty and specialty insurance coverages. PHLY is rated A++ (Superior) from AM Best Company and A+ from Standard & Poor's.

PHLY E&S Industries

Contractors

Environmental

Hospitality

Manufacturing

Commercial Real Estate

Retail

Excess Coverage



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

CONTACT US

SUBMISSIONS AND ENDORSEMENTS:

Wholesalers:

Email all PHLY E&S submissions directly to ESsubmission@phly.com | ESendorsements@phly.com or contact us at 855.585.6322.

Retail Agents:

Email all PHLY E&S submissions/endorsement requests directly to your Marketing Representative/Account Associate (<https://www.phly.com/AboutPHLY/Offices/>) or contact us at 855.585.6322.

RISK MANAGEMENT SERVICES:

800.873.4552

E-mail: Phlyrms@phly.com

CLAIMS REPORTING:

800.765.9749 | Fax: 800.685.9238

E-mail: Claimsreport@phly.com

All products are underwritten by Tokio Marine Specialty Insurance Company. Certain risks may not be suitable for excess and surplus lines and/or are required to be written on an admitted basis. Surplus lines companies do not participate in state guaranty funds in any jurisdiction, except New Jersey, and thus, surplus lines insureds are not protected by those funds. © 2025 PHLY E&S Insurance Solutions, Inc., All Rights Reserved.



TOKIO MARINE
GROUP

Inspiring Confidence.
Accelerating Progress.