



## EXCESS INSURANCE

### Management & Professional Liability

#### WHY PHLI?

- 20+ years of operating experience in the Management and Professional Liability market with superior service and coverage
- Superior financial strength from A.M. Best (A++ XV) and Standard & Poor's (A+)
- Dedicated team with over 100 underwriters & claims professionals located across 13 Regional Offices
- Follow form coverage on a simplified policy structure

#### PROHIBITED CLASSES BY COVERAGE

##### Directors & Officers Liability

- Biotech Company
- Pharmaceutical Company
- Public Company D&O
- REITS made up of Mortgage Backed Securities
- Reverse Mergers

##### Errors & Omissions

- Architect
- Engineer
- Financial Institution
- Insurance Agent
- Insurance Company
- Investment Company
- Law Firm

- Financial Guarantee Insurance

##### Cyber Liability

- Security Broker Dealer
- Credit Card Processor
- Cloud Company

##### Miscellaneous Policies

- Reps and Warranties
- Loss Mitigation
- Tax Opinion Liability

#### ACCEPTABLE UNDERLYING COVERAGES

- Directors & Officers Liability
- Employment Practices Liability
- Errors & Omissions
- Cyber Liability
- Fiduciary Liability



# EXCESS INSURANCE

## KEY FEATURES

- Limits available up to \$15M for select risks
- Follow form policy
- Ability to write over a single coverage or multiple coverages
- Quick turnaround times for proposals and policy issuance

## SUBMISSION REQUIREMENTS

- Primary insurance company application and any applicable supplemental application(s) and/or information provided to the carrier as part of the underwriting process
- Terms, conditions, and pricing of underlying layer(s) (quote letters)
- Most recent audited financial statement
- If E&O, brochure or description of applicant's operations and services
- Specimen of underlying policies and endorsements

## ABOUT US

### Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial property/casualty and professional liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by AM Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading property/casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines | Management & Professional Liability | Personal Lines

### AM Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

### Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

### Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

## CONTACT US:

**RISK MANAGEMENT SERVICES: 800.873.4552**

**CLAIMS REPORTING: 800.765.9749**

800.685.9238 Fax | E-mail: [claimsreport@phly.com](mailto:claimsreport@phly.com)

Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

E-mail: [service@phly.com](mailto:service@phly.com) | Direct billed |

MasterCard, Visa, Discover, American Express, electronic checks



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

800.873.4552

**PHLY.com**

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**TOKIO MARINE**  
GROUP

*Inspiring Confidence.*  
*Accelerating Progress.*