

EXCESS & SURPLUS LINES

EXCESS CASUALTY



INSURANCE SOLUTIONS

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

855.585.6322 | **PHLY.com/ES**



EXCESS CASUALTY

Products & Capabilities

- Unsupported - We can write over another carrier's primary or excess limits
- Supported - We can write over PIIC or TMSIC primary coverages
- Follow-form excess policy
- Ability to participate in quota share limits
- Flexibility on attachment levels
- Admitted and non-admitted paper
- Occurrence and Claims Made coverage
- Fast turnaround on quotes
- Consistent underwriting approach
- Best-in-class service provided by regional underwriting offices located across the country

Target Classes

- Contracting - Plumbing, HVAC, Small Artisans, Project Specific Business, General Contractors
- Hospitality - Hotels/Motels, Bars/Taverns, Restaurants
- Manufacturing - Machine Shops, Construction Equipment Manufacturing, Metal Stamping, Tool & Dye, Contract Manufacturing
- Real Estate - Commercial, Retail, Retail Department Stores, Strip Malls, Parking Lots, Swap Meets/Flea Markets
- Services Exposures

Submission Requirements

- Cover letter with a brief description of operations and target pricing
- Description of Named Insureds
- Five years of currently valued loss runs for all underlying coverages
- Underlying terms and conditions (Underlying carriers must have an AM Best rating of "A-VII" or higher)

Financial Security

- AM Best rated A++
- Standard & Poor's assigned A+

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.