

NICHE MARKETS

as of 02/25/26

 SUBMIT your new business applications through [MyPHLY](#) at [PHLY.com](#)

COMMERCIAL PACKAGE

Human Services

- Non-Profit Organizations
- Mental Health Organizations
- Home Health & Hospice Care
- Child Care Centers
- Home Medical Equipment Dealers (Excluding Auto)
- Religious Organizations/Churches
- For-Profit Social Service Organizations
- Recovery Support (AA)

Agribusiness [Click here for target classes](#)

- Commercial Agribusiness
- Farmowners

Habitational/Real Estate

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

Recreation & Entertainment

- Film Production, Videography, Photography
- Escape Rooms
- Ice Rinks
- Performing Arts Centers
- Craft Breweries & Distilleries
- Event Planners
- Fairs & Fairgrounds
- Camp Operators

Health & Fitness

- Health Clubs
- Fitness Studios
- [Fitness Trainers & Instructors](#)
- Salon & Day Spas

Sports

- Amateur Sports Facilities, Camps, Leagues, and Events
- High Intensity Functional Fitness
- Professional Sports Teams and Arenas

Industry Services

- Pool & Spa Contractors
- Security Services - Guard and Alarm Installation
- Pest Control Services (Excluding Auto)
- Manufacturing - admitted GL coverage (Select states only)

Public Services

- Museums & Cultural Institutions
- [Special Events](#)  [Acceptable classes](#)
- Tenant Users Liability Insurance Program (TULIP)
- Libraries

Education

- Schools - Private K-12, Charter, Colleges/Universities
- Student Housing
- Driving Schools
- Vocational Schools
- Tutoring Operations

Outdoor Products

- Guides & Outfitters
- Hunting Preserves
- Land Conservancy
- Resorts, Lodges, and Dude Ranches
- RV Parks & Campgrounds
- Rod & Gun Clubs
- Hunt Clubs Leasing Land
- Axe Throwing
- Bed and Breakfast

Commercial Auto

- School Bus Contractors Program
- Chauffeured Transportation
- [Collector/Antique Vehicles - Personal Lines](#) 
- Auto Daily Rental
- Auto Leasing - Contingent/Excess Liability and Contingent Physical Damage

MANAGEMENT & PROFESSIONAL LIABILITY

- Private Company D&O
- Non-Profit D&O
- Temporary Staffing **PACKAGE PRODUCT**
- Integrated Technology **PACKAGE PRODUCT**
- Employment Practices Liability
- Miscellaneous E&O
- Employed Lawyers E&O
- Cyber Security
- Media Liability
- Excess Liability
- Crime
- Allied Health Professionals
- Accountants Professional Liability
- Fiduciary Liability

PHLYBOP

- [Business Owners Policy](#) 
- Over 150 classes of business

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](#) 

ACCIDENT & HEALTH

[Click here for target classes](#)

- Participant Accident
- Student Accident
- Intercollegiate Sports Accident
- Business and International Group Travel

EXCESS & SURPLUS LINES

- Primary Casualty, Property Coverage, and Excess Casualty
Targeting small and midsize accounts in commercial contracting, hospitality, retail, manufacturing, commercial real estate
- Excess Casualty
Non-admitted/admitted small to mid-size accounts both supported and unsupported

ENVIRONMENTAL

Targeting Small and Middle Market accounts

- Contractor Environmental Coverage [Professional Available]
- Premises Environmental Coverage
- Storage Tank Environmental
Now writing admitted
Submission portal (**PHLY**Tan**EAS**) **NEW**

Inquire about these additional solutions

PHLY's Online Products

Rate-Quote-Issue Online

- Access through MyPHLY at [PHLY.com](#)

Bind online with PHLY



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