

Office Locations

Corporate Office

231 Saint Asaphs Road
Suite 100
Bala Cynwyd, PA 19004
888.321.4713

Midwestern Territory

4000 W 114th Street
Suite 250
Leawood, KS 66211
888.321.4713

101 S Phillips Avenue
Suite 102
Sioux Falls, SD 57103
888.321.4713

Eastern Territory

2601 Market Place
Suite 300
Harrisburg, PA 17110
888.321.4713

Western Territory

2998 Douglas Boulevard
Suite 330
Roseville, CA 95661
888.321.4713



COMMERCIAL EXPRESS SURETY CENTER (CESC)



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

A.M. Best A++ Rating
Ward's Top 50
94.5% Claims Satisfaction
100+ Niche Industries



888.321.4713 | **PHLY.com**

COMMERCIAL EXPRESS SURETY CENTER

The PHL Commercial Express Surety Center (CESC) is a one-stop shop for all your transactional bonding needs. Our experienced staff are strategically located in all major time zones across the country to ensure your underwriter is in the office when you are and never far away. Requesting a bond or quote is quick and easy and we offer multiple submission options so you can choose which method best fits your agency.

Appetite

We specialize in single accounts/bonds up to \$500,000 and aggregate programs up to \$1M and are a market for all major classes of transactional commercial surety business:

- **License & Permit** – All types – Contractor's License, Collection Agency, DMEPOS, Lost Securities, Lost Title, Mortgage Broker, MVD, Permit, Right of Way, etc.
- **ERISA** – Commercial Blanket available up to \$1M
- **Court** – All Types: Receiver, Appeal, Lien, etc.
- **Probate** – All Types: Administrator, Executor, Guardian, Conservator, Guardian of Minor, Trustee, etc.
- **Public Official** – All Types: Treasurer, Tax Collector, Deputy, Clerk, etc.
- **Miscellaneous** – All Types: Financial Guarantee, Lost Securities, Patient Trust, etc. Excludes Immigrant, Student, and Sabbatical

Underwriting

We take a streamlined three-tiered approach:

Level 1: Freely written, no credit check required, completed application only. Best rate applies.

Level 2: Freely written with qualifying credit, completed and signed application. Variable rates apply.

Level 3: Written with qualifying credit, financials, supporting documentation as needed, and completed signed application. Variable rates apply

Rates

Our flexible rate structure is designed to accommodate the full spectrum of risks within your surety book. We offer competitive rates for bonds in the Standard, Sub-Standard, and Non-Standard segments. We are your one-stop shop for all your transactional surety needs.

Submit an Application

Submitting an application is simple and you can choose which method is most convenient for you:

PHLY Bond Express (our instant issue online portal)

- Go to PHL.com
- Log in using your existing MyPHLY credentials
- Select PHL Bond Express from the left tab
- Click on "Get Started"

Form Fill Application

- Go to PHL.com
- Log in using your existing MyPHLY credentials
- Select PHL Bond Express from the left tab
- Open the PHL Surety Bond Application at right and complete the application
- Click the "Submit Application" button

E-mail

- E-mail direct to: commercialexpress@phly.com

Have questions? PHL's Commercial Express Surety Center was established to help you understand your client's surety needs and offer full service solutions. Contact us with any questions.

Did you know more than 40 of PHL's niche insurance products present direct cross-sell opportunities with commercial surety bonds? Ask your active PHL accounts about their surety needs and submit an application today!



10 REASONS WHY™

1. **Streamlined Applications** – Submission is quick and easy via PHL Bond Direct or our abbreviated multipurpose PHL-1 application for Commercial Surety Bonds up to \$500,000
2. **Powerful database driven filters and search fields** in PHL Bond Express enable you to locate and execute your bond in minutes online
3. **Straight-through processing** in PHL Bond Express means many bonds are instantly issued by you without the need for complex submissions
4. **PHLY Commercial Express** is your one-stop shop for all your transactional Commercial Surety needs, with rates and underwriting for applicants with diverse qualifications
5. **Nationwide Coverage** – PHL Commercial Express writes transactional bonds in all 50 states
6. **Responsiveness** – Specialized Commercial Express underwriters provide industry leading turnaround time because we understand your time and your client's time is valuable
7. **Rate and Underwriting Flexibility** – Competitive pricing is available for applicants with Standard, Sub-Standard, and Non-Standard credit
8. **Collateral Options** – We offer comprehensive collateral options for hard-to-place risks
9. **Underwriting Expertise** – The PHL Commercial Express underwriting team focuses solely on the transactional commercial segment ensuring outstanding service for you and your clients
10. A.M. Best A++ XV, Standard and Poor's A+, \$227,150M treasury listed carrier venue owner

CONTACT US 888.321.4713 | **PHLY.com**

COMMERCIAL EXPRESS 888.321.4713

610.771.4016 Fax | E-mail: commercialexpress@phly.com

SURETY CENTER CLAIMS REPORTING: 800.765.9749

800.685.9238 Fax | E-mail: suretyclaims@phly.com

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 A.M. 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

A.M. Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. A.M. 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.

MISSION STATEMENT

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

ThinkPHLY

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. © 2018 Philadelphia Consolidating Holding Corp., All Rights Reserved.



TOKIO MARINE GROUP

To Be a Good Company