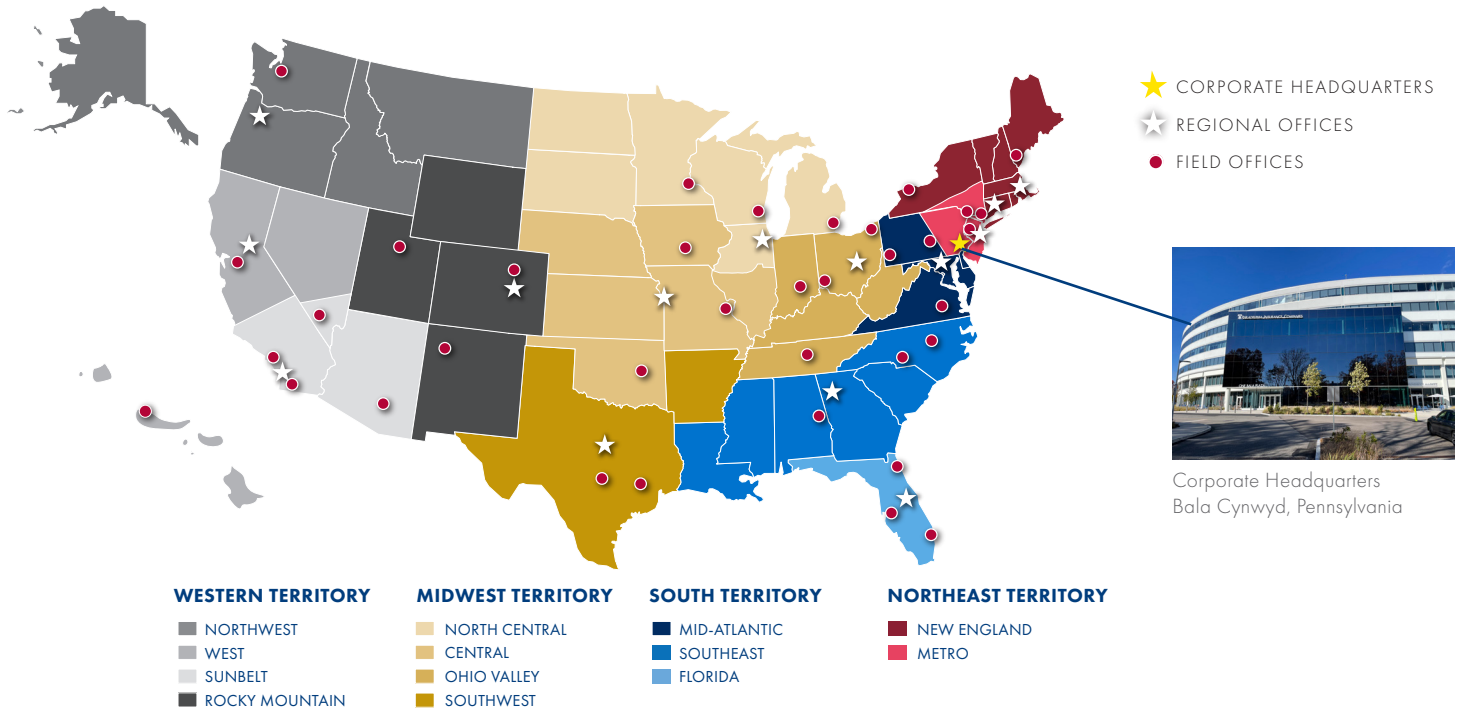




PHLY AT A GLANCE

OUR COMMITMENT TO EXCELLENCE



OUR FINANCIAL STRENGTH

(in thousands)

2022

Gross Written Premium	\$4,080,677
Net Income	\$456,095
Total Admitted Assets	\$12,030,373
Total Surplus as Regards to Policyholders	\$3,617,636
Combined Ratio	93.9%
AM Best Rating/Financial Size Category	A++ (Superior)/XV*
S&P Global Rating	A+**

Statutory Basis - As of and for the year ended December 31, 2022

*AM Best rating was assigned on December 9, 2022

**S&P Global rating was assigned on September 15, 2022

ABOUT US

- In business since 1962, the company has over 2,000 employees nationwide
- PHLY designs, markets, and underwrites property and casualty insurance products for 120+ niche markets, with value-added coverages and services
- Producers can:
 - Manage accounts from online agency dashboard
 - Submit new business applications online and get quotes in minutes
 - Bind and renew online for most products
- 97% overall claims satisfaction rating
- TEAMPHLY proudly supports local and national charities to give back to the communities we serve.

THE TOKIO MARINE GROUP PHLY is a proud a member of the Tokio Marine Group, one of the largest global insurance groups in the world with over 40,000 employees in 46 countries and regions worldwide. The Group is a top 20 P/C carrier in the U.S.* Our parent company Tokio Marine Holdings is rated A+ by S&P and A++ by AM Best.

*Based on a June 2022 AM Best Report on net written premium

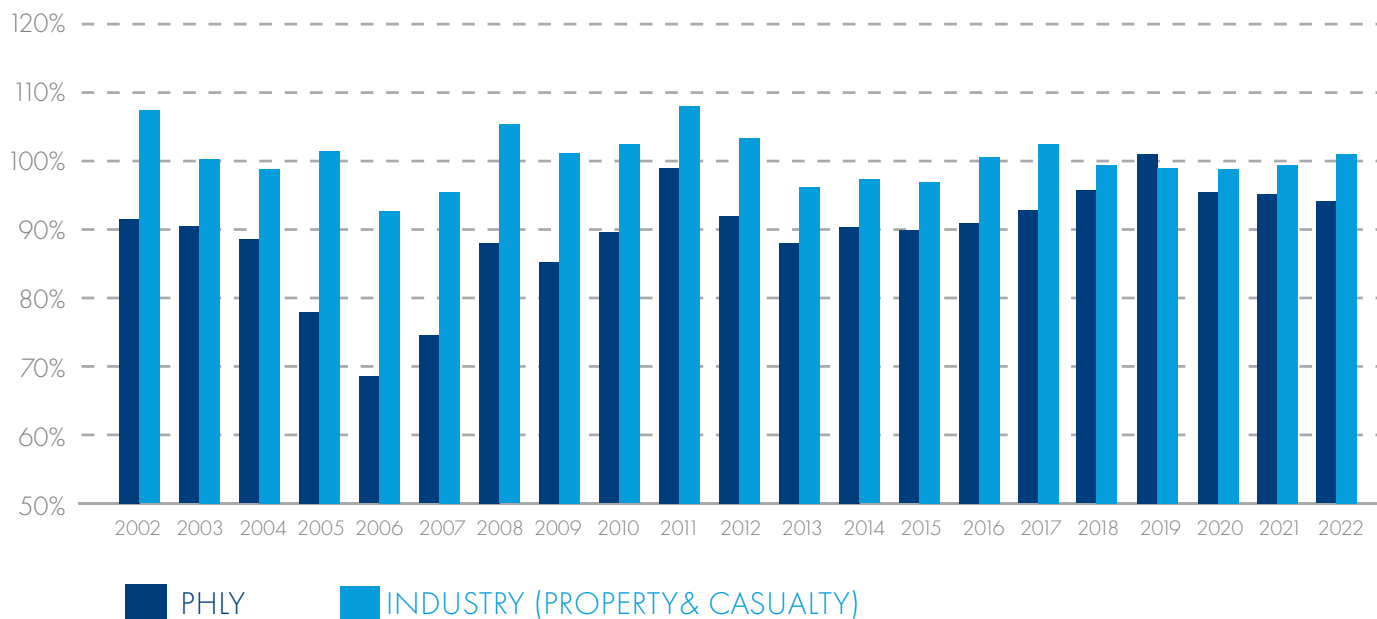


TOKIO MARINE GROUP
To Be a *Good Company*

PHLY AT A GLANCE - *continued*

SUPERIOR UNDERWRITING RESULTS

Statutory Combined Ratios, 2002 - 2022



* Sources: AM Best (2002 – 2009); S&P Global (2010 - 2022)
Statutory combined ratio calculated after policyholder dividends.

SPECIALIZING IN OVER 120+ NICHE MARKETS INCLUDING:

- Accident & Health
- Agriculture
- Antique Collector Vehicle
- Commercial Auto
- Cyber Security
- Educational
- Entertainment & Recreation
- Environmental
- Excess & Surplus Lines
- Habitational
- Health & Fitness
- Industry Services
- Management & Professional Liability
- National Flood Program
- Non-Profit and Human Services
- Outdoor Products
- Public Services
- Real Estate
- Special Events
- Sports
- Surety Bonds

RECOGNIZED FOR OUR SUPERIOR SERVICE AND STAFF



800.873.4552 | [PHLY.com](https://www.phly.com)



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