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INSURANCE SOLUTIONS

Reliance Standard Life Insurance Company provides insurance products and services in all states (except New York), the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company (Home Office: New York, NY) Product availability and features may vary by state.

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.

Employee Benefits Solutions

Reliance Standard Life Insurance Company specializes in innovative and flexible employee benefits solutions including disability income and group term life insurance, dental, vision, critical illness, accident, and a suite of employee paid supplemental health coverage options. We also offer medical stop-loss insurance and, along with sister company Matrix Absence Management, a range of fully integrated absence management and ADA solutions to keep employers current and compliant in a dynamic regulatory environment. In business for more than 100 years, Reliance Standard strives to deliver a superior benefits experience to and through employers of all sizes, combining a flexible suite of benefits options with our commitment to service excellence. Rated A+ (Superior) by A.M. Best, Reliance Standard markets benefits products and services through independent brokers and agents.

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Asset Accumulation Products

Reliance Standard Life Insurance Company (Reliance Standard) offers a portfolio of traditional fixed and indexed annuities to individuals seeking to preserve capital and retirement income with guaranteed returns. Fixed annuities offer guaranteed tax-deferred growth, protection of principal and lifetime income, while indexed annuities allow policyholders to participate in a portion of the upside of one of the most popular stock indices, the Standard and Poor's 500® Index, while eliminating downside risk.

Rated A+ (Superior) by A.M. Best, Reliance Standard earns our clients' trust every day by maintaining a strong balance sheet, a sound, diversified investment strategy and the partnership of a nationwide network of institutions and advisors skilled in helping individuals achieve their retirement savings goals.



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Absence Management & Claims Administration

Based on the premise that employees are the most valuable of a company's resources, Matrix Absence Management focuses on improving productivity by managing employee absence and overall compliance. Our service portfolio streamlines benefit delivery, simplifies administration, reduces overall benefit costs and improves employee satisfaction for large and diverse companies nationwide. Headquartered in Phoenix, AZ, Matrix offers seamless management of:

- Short term, long term, and statutory disability
- Mandated and elective leave programs
- ADA compliance
- Health and productivity
- Workers' compensation
- Auto Liability and General Liability

Committed to elevating the customer experience since its founding in 1987, Matrix was the first to pioneer telephonic and secure online claims intake, management, and reporting; and specialized mobile apps for both claimants and administrators.



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Property/Casualty (Hawaii)

First Insurance Company of Hawaii, Ltd. (FICOH) provides a wide range of personal and commercial insurance products, offered via a network of independent agencies throughout Hawaii. We continually develop new products and services to answer the changing needs of our agents and policyholders. Our brokerage operation, First Risk Management Services (FiRMS), is set up to place non-standard risks. Through our comprehensive offerings across FICOH and FiRMS, we are uniquely positioned to meet the risk management needs of Hawaii residents and businesses.

FICOH enjoys an A+ rating from A.M. Best and has also been named one of the nation's top 50 property and casualty insurance companies by The Ward Group for financial stability and customer service excellence. Founded in 1911, FICOH is the oldest and largest property and casualty insurance company headquartered in Hawaii.



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Specialty Insurance Group for over 100 classes

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, TX, the company is comprised of highly entrepreneurial teams – equipped to underwrite special situations, companies, and individuals, and acting autonomously to deliver effective solutions. Our products and capabilities set the standard for the industry, and many of our nearly 2,700 employees are industry-leading experts.

Tokio Marine HCC's major lines of business include the following:

- Medical Stop-Loss
- Short-Term Medical and Travel
- Directors' & Officers' Liability and Professional Lines
- Surety & Credit
- Agriculture
- Aviation
- Construction Liability and Property
- Disability for Athletes, Entertainers, and Business Executives
- Contingency Products including Events, Promotions, and Crisis Management
- International Property, Liability, and Financial Lines



TMHCC.com
713.690.7300

Property and Casualty Solutions From Small to Large Sized Global Businesses

With over a 100 year history in the U.S., Tokio Marine Management (TMM) offers tailored products to a diverse range of customers --- from small to large-sized global businesses seeking traditional multi-line coverage, to larger private and public companies requiring full risk management solutions.

Our commitment to providing the highest level of service is paramount. More than 93% of our customers recommend TMM based on our superior claims service. TMM enjoys an A++ (Superior) rating from A.M. Best. With a solid foundation of financial stability, our strength lies in understanding your business and working in partnership to exceed your expectations.

Our range of products includes:

- Property (including HPR, Excess Layered, and Inland Marine)
- Package
- General Liability
- Auto Liability and Physical Damage
- Excess/Umbrella Liability
- Worker's Compensation
- Ocean Marine Cargo

By offering fully integrated solutions to meet our customers' needs, we endeavor to deliver ANSHIN - safety, security, and peace of mind to all of our customers.



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Property/Casualty & Professional Liability for over 100 Niches

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 operates 50 offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by the A.M. Best Company. Rated "A+" by Standard & Poor's.

PHLY's vision is to be the leading provider of specialized insurance products & services throughout the United States.



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Excess and Surplus Lines

Tokio Marine Specialty Insurance Company is a wholly owned subsidiary of Philadelphia Consolidated Holding Corporation (PHLY), a member of the Tokio Marine Group. PHLY introduced Tokio Marine Specialty as its Excess & Surplus Lines Division in 2012 to serve non-admitted markets. Tokio Marine Specialty excels in providing Excess and Surplus lines commercial insurance protection to specialized industries in all 50 states, including Washington, D.C. and the U.S. Virgin Islands. Initially focused on casualty business, Tokio Marine Specialty works with designated surplus lines agents and brokers throughout the country to deliver primary, excess, property and environmental solutions. Tokio Marine Specialty has a leadership team with more than 150 years of combined Excess & Surplus lines market experience.



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Workers' Compensation Specialist

Safety National has been a leading provider of casualty insurance products to the Large Commercial Market for over 75 years. Our primary products include Excess Workers' Compensation, Deductible Casualty, Loss Portfolio Transfers, and Reinsurance. Established in 1942, Safety National exhibits the kind of stability and longevity that business partners can rely on for decades to come. The company's loyalty and commitment to superior service has resulted in a steady reputation as a proven, unfailing source for specialized insurance solutions. Safety National is rated "A++" (Superior), FSC XIV by A.M. Best.

Our products include:

- Excess Workers' Compensation
- Large Casualty Program – Large Deductible Workers' Compensation, Automobile, and General Liability
- Public Entity Multi-Line Program – Workers' Compensation, Automobile, General and Professional Liability
- Guaranteed Cost Workers' Compensation for large employers (in excess of \$1.5M of manual premium)
- Loss Portfolio Transfers
- Texas Opt-Out Program
- Cyber Liability
- Captive Solutions
- Treaty Reinsurance
- Self-Insurance Bonds
- Risk Control Services



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