



TEMPORARY STAFFING AGENCIES

WHY PHLI?

- 20+ years of operating experience in the Management and Professional Liability market with superior service and coverage
- Superior financial strength from A.M. Best (A++ XV) and Standard & Poor's (A+)
- Dedicated team with over 100 underwriters & claims professionals located across 13 Regional Offices
- Direct access to the Underwriter
- A suite of coverages including General Liability, Umbrella/Excess Liability, Automobile, Crime, Employment Practices, and Errors & Omissions

AVAILABLE COVERAGES

General Liability

- Blanket Additional Insured coverage where required by written contract
- General aggregate per location
- Abuse and Molestation coverage available
- Blanket Waiver of Subrogation
- Coverage up to the GL policy limits for property in the care, custody, or control of the Insured

Umbrella/Excess Liability

- Large Excess limits available
- Can include the Errors & Omissions

Automobile

- Owned/non-owned/hired auto
- Drive Other Car coverage if needed
- Lease Gap coverage where needed

Employment Practices Liability

- Coverage extends to the "placed employee" of the temporary staffing firm
- Co-Defendant coverage for a client company of the Insured

Crime

- Loss Sustained or Discovery coverage available
- Third Party Crime coverage available
- Coverage Options:
 - Employee Theft/Client coverage
 - Forgery or Alteration
 - Inside and Outside the Premises
 - Money Orders and Counterfeit Paper Currency
 - Computer and Funds Transfer Fraud

Errors & Omissions

- Available on a Claims-made or Occurrence basis
- Comprehensive definition of services tailored to staffing organizations

KEY FEATURES

- Direct access to the Underwriter – no need to go through an MGA to access the program
- Admitted paper
- Types of staffing agencies considered:
 - Administrative Service Organizations (ASO)
 - Executive Recruiters
 - Independent Contractor Placement Firms
 - Permanent Placement
 - Professional Employer Organizations (PEO)
 - Temporary Placement
 - Temp. to Hire
- Availability of complementary coverages to provide broader risk management solutions including Directors & Officers and Cyber Liability
- Quick turnaround times for proposals and policy issuance



CLAIM SCENARIOS

\$150,000 General Liability

A worker that was staffed in a temporary position by the Insured was attempting to move a pallet. He struck and damaged the client's water line and property.

\$300,000 Employment Practices Liability

The EEOC sued a temporary staffing agency for screening out applicants with disabilities by requesting that they complete a medical questionnaire.

\$60,000 Errors & Omissions

A recruiting firm filled a position for a branch manager. Shortly after being on the job, the manager was fired by the client company. The client company sued the personnel agency because sales declined. They alleged that the manager was not properly screened to determine that he was a poor performer.

\$250,000 Crime

An applicant was placed in a temporary secretarial position. She began embezzling funds from the client company. The crime was discovered two years later.

TEMPORARY STAFFING AGENCIES

SUBMISSION REQUIREMENTS

- Completed Acor application(s)
- Completed PHL Y Staffing Agency application
- Currently valued insurance company loss runs for the current policy period and four (4) prior years
- Workers' Compensation class codes and estimated payroll breakdown
- Supplemental claim form, if applicable

RISK MANAGEMENT SERVICES

Risk Management Hotline

- PHL Y has partnered with Wilson Elser, a nationally-recognized law firm, to offer a Risk Management Hotline
- Available to all PHL Y Management and Professional Liability Division insureds
- Provides policyholders with two free hours of legal consultation with knowledgeable attorneys on any matter that could potentially result in a claim under a PHL Y policy

Employment Liability Risk Management Services

- PHL Y has partnered with in2vate to offer web-enabled Employment Practices Liability (EPL) risk management services
- Provides training and management tools
- Courses provided: Abuse Prevention, Sexual Harassment, Discrimination, Smart Hiring, and MORE!

Safety Training – PureSafety

- Online Training and Incident Management Software: As a PHL Y client, you are entitled to discounted pricing on PureSafety products and services. They can help you simplify and streamline safety training delivery and tracking, OSHA record keeping, workers' compensation claims management, and return-to-work programs
- Free online interactive Defensive Driver Training course and examination

Background & Motor Vehicle Record (MVR) checks

- PHL Y has partnered with IntelliCorp to provide discounted background and motor vehicle record (MVR) checks

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. PHL Y 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. PHL Y 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. AM 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.

CONTACT US: 800.873.4552 | **PHLY.com**

RISK MANAGEMENT SERVICES: 800.873.4552

CLAIMS REPORTING: 800.765.9749

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

Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459

E-mail: service@phly.com | Direct billed |

MasterCard, Visa, Discover, American Express, electronic checks



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

The PHL Y Difference



800.873.4552 | **PHLY.com**



TOKIO MARINE GROUP
To Be a Good Company

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. Your insurance policy, and not the information contained in this document, forms the contract between you and your insurance company. If there is a discrepancy or conflict between the information contained herein and your policy, your policy takes precedence. All coverages are not available in all states due to state insurance regulations. 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. | © 2021 Philadelphia Consolidated Holding, All Rights Reserved.

MK-1226 Ed. 061721