



A Member of the Tokio Marine Group

The Philadelphia Insurance Companies Independent Agent Commission schedule is effective for all business with a policy effect date of *January 1, 2024* and later, subject to future change.

All Products	New		Renewal	
	Under 100,000	Over 100,000	Under 100,000	Over 100,000
	7.5%	9%	5%	6%

Exceptions	New		Renewal	
	Under 100,000	Over 100,000	Under 100,000	Over 100,000
Affordable Housing/Apartments (Package & Umbrella)	6%	7.2%	6%	7.2%
Apartments	5%	6%	5%	6%
Commercial Umbrella	6%	7.2%	6%	7.2%
Condominium Package & Umbrella	6%	7.2%	5%	6%
Daycares	5%	6%	5%	6%
Outdoor Products*	6%	7.2%	6%	7.2%
Primary Rent A Car Liability & Physical Damage	4%	4.8%	4%	4.8%
Primary Leasing Liability & Physical Damage	4%	4.8%	4%	4.8%
Religious Organizations Package & Umbrella	6%	7.2%	6%	7.2%
Special Events	5%	6%	5%	6%

Effective January 2024 Tokio Marine Specialty will begin including a \$175 policy fee attached to each new and renewal E&S policy issued. This fee, similar to many of our competitors, is a flat charge associated with resource related expenses to issue each policy. The fee is non-refundable and not included in the commission paid to the agent.

\*Outdoor Products – Bed & Breakfasts, Consulting Foresters, Dude & Guest Ranches, Fishing & Hunting Lodges, Guided Tours, Guides & Outfitters, Hunting Leases, Hunting Preserves, Resorts & Lodges, Rod & Gun Clubs, RV Parks & Campgrounds, Shooting Ranges, Snowmobile Tours, Trap and Skeet & Sporting Clay

Note – Philadelphia Insurance Companies reserves the right to negotiate and pay commissions independent of the rates set forth in this schedule, whether in connection with an individual transaction or as part of a program. In those instances, the commission rates may be less than the rates described in this schedule. In all instances, Producer’s deposit of commissions shall be deemed acceptance of the commission rate paid on a transaction.