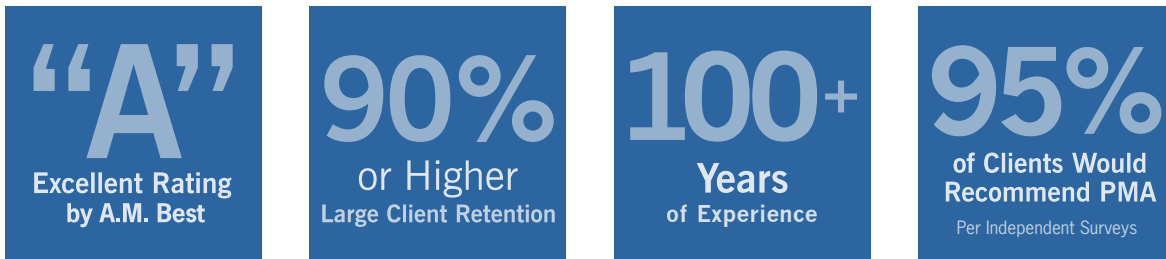


Commercial Markets Business Overview

PMA Commercial Markets Underwriting (CMU) specializes in providing workers' compensation insurance and risk management solutions to mid-size businesses.

PMA Proof Points



PMA Appetite for Mid-Size Businesses

- Monoline workers' compensation annual policy premiums up to \$500,000
- Product offerings—Fixed Cost, Incurred Loss Retros, and Deductible Programs
- Multiline annual policy premiums up to \$750,000
- Property and casualty business—WC, Commercial Auto, GL, Commercial Package and Umbrella

Workers' Compensation Expertise

- We are one of the most knowledgeable workers' compensation insurance carriers in the U.S.
- We offer specialized resources and a synergistic approach to underwriting, risk control, claims and managed care

Focus Industries

- **Long-Term Healthcare**—Nursing homes, assisted living facilities, and continuing care retirement communities
- **Durable Goods Manufacturing**—Furniture and fixtures, rubber and plastics, fabricated metal, machinery, mechanical and electrical equipment, and instrument-related products
- **Food Industry**—A variety of manufacturers, wholesalers and retailers along the food supply chain
- **Wholesale, Retail & Distribution**—Wholesale distributors of durable and non-durable goods, and retailers including apparel, home furnishings, restaurants, and a wide array of other consumer products
- **Education**—Colleges, universities, and private elementary and secondary schools

Specialized Services

Underwriting

Every organization is unique, and so are their risk management challenges. Our specialists concentrate on understanding our clients' business and risk profiles, and we work to match their needs with the right insurance risk solution.

Risk Control

We take a consultative approach to understanding our clients' businesses, identifying their loss exposures and collaborating with them to develop risk management strategies and programs.

Claims Management

Our claims service is designed to minimize our clients' overall exposures and control costs—while assuring injured workers receive quality care and all claims are effectively managed.

Managed Care

PMA's Managed Care programs are driven by our integrated team of highly credentialed professionals who are 100 percent focused on workers' compensation. With a holistic and strategic approach to Managed Care, PMA fulfills an important role to help injured workers recover and safely return to work.

Financial Strength

Founded in 1915 and headquartered in Blue Bell, PA, PMA Companies is part of Old Republic International (NYSE: ORI), one of the nation's 50 largest publicly held insurance organizations

- Financial ratings of the PMA Insurance Group include:
 - A (Excellent) with a stable outlook by A.M. Best Company
 - A2 (Good) by Moody's
- Latest financials are available at www.oldrepublic.com

Recent PMA Mid-Size Companies New Business

Account	Coverage(s)	Premium
Durable Goods Manufacturing		
Wood Products Manufacturer	Workers' Compensation	\$419,000
Auto Parts Manufacturer	Workers' Compensation	\$262,000
Industrial Components Manufacturer	Workers' Compensation	\$149,000
Plastic Products Manufacturer	Property, Auto, General Liability	\$108,000
Electrical Components Manufacturer	Property, Auto, General Liability	\$120,000
Textile Manufacturer	Workers' Compensation	\$340,000
Long-Term Healthcare		
Nursing Home	Workers' Compensation	\$176,000
Nursing Home	Property only	\$23,000
CCRC	Workers' Compensation	\$434,000
Assisted Living	Workers' Compensation	\$514,000
Food Industry		
Snack Food Manufacturer	Workers' Compensation	\$225,000
Food Manufacturer	Workers' Compensation, Auto, General Liability	\$265,000
Bakery	Workers' Compensation	\$600,000
Candy Manufacturer	Workers' Compensation	\$260,000
Food Wholesaler	Workers' Compensation	\$570,000
Gourmet Food Distributor	Workers' Compensation	\$349,000
Education		
College	Workers' Compensation	\$534,000
Regional University	Workers' Compensation	\$144,000
Wholesale, Retail & Distribution		
Scientific Equipment Distributor	Workers' Compensation	\$165,000
Restaurant Chain	Workers' Compensation, Auto, Property	\$515,000
Online Fulfillment Center	Workers' Compensation	\$225,000
Women's Clothing Store	Workers' Compensation	\$470,000
General Business		
Printer	Workers' Compensation, Auto	\$464,000

For additional information, please contact your PMA Representative or:

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