

Risk Management Services Business Overview

At PMA, we are passionate about helping large organizations (standard policy premiums of \$750,000 or greater) take a strategic approach with risk management solutions that drive tangible value. We match your needs with the right insurance solutions—tailoring a risk financing program to your organization’s complex risk profile and then collaborating with you to control loss drivers, manage the claims process, and implement effective risk control strategies.

PMA Proof Points

<p>“A” Excellent Rating by A.M. Best</p>	<p>90% or Higher Large Client Retention</p>	<p>100+ Years of Experience</p>	<p>95% of Clients Would Recommend PMA <small>Per Independent Surveys</small></p>
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Partnership Service

In serving large accounts, we create a unique program for each client—integrating our Underwriting, Claims, Managed Care and Risk Control services. Each large account benefits from an Account Management team, as well as use of PMA Cinch, our powerful yet easy-to-use RMIS tool.

- Everything starts with an **in-depth understanding of our clients** business and their history and loss drivers, so we can custom design the right solution.
- **Dedicated team** assigned to each client, including local resources, as well as PMA senior leadership involvement with single point of contact communication.
- **Disciplined claims process:** Risk management clients benefit from the integrity and experience of our risk specialists, and a disciplined claims process.
- **Loss drivers are benchmarked** against companies in similar industries and action plans made to control issues.
- **Clear measurable objectives are established** focusing on tangible, long-term results.

Programs/Industries/Appetite

Risk Financing Options

- Incurred & paid loss retros
- Large deductibles
- Pre-funded deductibles
- Alternative risk transfer products (client-owned captives, rent-a-captives, groups & programs)
- Variety of collateral available

Specially Designed Large Accounts Services

- Single point-of-contact claims management
- In-depth collaborative account management—expertise in key industries, a multi-disciplinary service team, customized service plans, annual stewardship reviews, and more

PMA Appetite for Large Accounts

- Underwrite accounts based on individual merit and risk quality
- Policy standard premiums of \$750k and greater
- Property and casualty business (WC, Commercial Auto, GL, & Umbrella)

Preferred PMA Large Accounts Industries

- Healthcare (hospitals & nursing homes)
- Educational institutions
- Manufacturing
- Food processors
- Wholesalers
- Retailers

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

Sampling of Recent PMA RMS Business

Account	Program Type – Coverage(s)	Premium
Communications/Media		
Cable Subscription Mgmt. Company	Incurred Loss Retro – WC	\$1.7 million
Cable/Newspaper Company	Deductible – WC	\$400,000
Healthcare		
Hospital	Incurred Loss Retro – WC	\$2 million
Skilled Nursing Care Facilities	Large Deductible – WC, Auto	\$1.2 million
Skilled Nursing Care Facilities	Incurred Loss Retro – WC	\$14.4 million
Skilled Nursing Care Facilities	Incurred Loss Retro – WC	\$2.3 million
Nursing Care Services	Incurred Loss Retro – WC	\$1 million
Gen. Medical & Surgical Hospital	Deductible – WC	\$360,000
Regional Medical Center	Incurred Loss Retro – WC	\$1.85 million
Healthcare Services	Incurred Loss Retro – WC, Auto	\$1 million
Education		
University	Deductible – WC	\$560,000
Public School District	Incurred Loss Retro – WC	\$800,000
Public School District	Incurred Loss Retro – WC	\$700,000
Manufacturing/Processing		
Fruit & Vegetable Manufacturer	Large Deductible – WC, GL, Auto	\$275,000
Beverage Manufacturer	Incurred Loss Retro – WC	\$800,000
Paper Manufacturer	Incurred Loss Retro – WC	\$932,000
Cleaning Services/Products Manufacturer	Deductible – WC	\$554,000
Chocolate Candy Manufacturer	Large Deductible – WC, GL, Auto	\$330,000
Food Service	Large Deductible – WC	\$400,000
Ice Cream Manufacturer & Distributor	Incurred Loss Retro – WC	\$1.1 million
Recreational Vehicle Manufacturer	Deductible – WC	\$680,000
Dairy Products Manufacturer	Incurred Loss Retro – WC	\$1.15 million
Cosmetics Manufacturer	Large Deductible – WC, Auto	\$383,000
Bread & Baked Goods Manufacturer	Incurred Loss Retro – WC	\$716,000
Restaurant/Hospitality		
Restaurants	Incurred Loss Retro – WC	\$1.5 million
Hotels	Incurred Loss Retro – WC	\$4.5 million
Fast Food Restaurants	Incurred Loss Retro – WC	\$700,000
Real Estate Management Firm	Incurred Loss Retro – WC	\$1.3 million
Casino	Incurred Loss Retro – WC	\$1.5 million
Property Management	Large Deductible – WC	\$300,000
Retail/Wholesale		
Grocery Stores	Incurred Loss Retro – WC	\$622,000
Furniture Stores	Incurred Loss Retro – WC, GL, Auto	\$2.14 million
Specialty Grocery Stores & Catering	Deductible – WC	\$402,000
Warehousing/Distribution Centers	Incurred Loss Retro – WC	\$1.2 million
Retail Grocery Stores	Incurred Loss Retro – WC	\$1.2 million
Furniture Stores	Large Deductible – WC	\$320,000

For additional information, please contact your PMA Representative or:

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