



# Risk Management Services Business Overview

PMA Companies works in collaboration with our brokers and risk-sharing clients to develop long-term workers' compensation and casualty program structures that are results-driven. Customized solutions for clients include retention of a portion of risk via deductibles, self-insured retentions (SIRs), and/or retrospective programs. Our integrated program designs blend innovative underwriting and financial solutions with data-driven claims and risk management services.

## Risk Management Services for Large Businesses

- Flexible, sustainable casualty programs for clients who want to share risk
- Various collateral options, including letters of credit, custodial trusts and cash
- Responsive organization for ease of doing business and prompt decision making

### Industry Focus/ Underwriting Expertise

Our underwriting teams look at each risk as unique; terms and conditions are tailored to each client's individual exposures with custom risk-financing solutions. Customized workers' compensation and casualty programs are available for a wide variety of industry classes.

### PMA Account Management Process

*Focused on Reducing Our Clients'  
Total Cost of Risk*



## Risk Management Services

- ★ Workers' Compensation Premiums \$750K+
- ★ Casualty lines including Workers' Compensation, Auto, and General Liability (Loss Picks between \$500K - \$5M)
- ★ Loss sharing programs, including Large Deductibles, Pre-Funded Deductibles, and Retrospective Rating Plans
- ★ Guaranteed Cost Programs \$1M or Higher
- ★ Fair and Flexible Collateral Options
- ★ Program Close-Out Options
- ★ Key Industries: All except Trucking, Construction, and Temporary Staffing

**Looking for Innovative Risk Management Solutions? Let's Talk.**

## PMA COMPANIES

- ★ 100+ Years Serving Clients
- ★ National Casualty Insurance Carrier, Top-10 TPA
- ★ Traditional and Alternative Risk Solutions Provider
- ★ AM Best “A+” (Superior) XV, S&P Global “A+”
- ★ Member of Old Republic General Insurance Group (ORGIG), the largest business segment within Old Republic International (ORI), a Fortune 500 Company and one of the 50 largest shareholder-owned insurance businesses in the U.S.

Ratings contained herein are as of 02.14.23 AM Best ratings are under continual review and subject to change or affirmation. To confirm the current rating, please visit [www.ambest.com](http://www.ambest.com).

## RECENT SUCCESSES

INDUSTRY	LINE(S) OF BUSINESS	PREMIUM
<b>MANUFACTURING</b>		
Specialty Plastics Manufacturer	Workers' Compensation, General Liability, Auto	\$1–1.5M
Cutting Machine Manufacturer	Workers' Compensation, Auto	\$900K–1.2M
Vehicle Manufacturer	Workers' Compensation	\$9–9.5M
Optical Equipment Manufacturer	Workers' Compensation	\$700–750K
Trailer Manufacturer	Workers' Compensation	\$600–650K
<b>FOOD PROCESSING</b>		
Ice Cream Manufacturer	Workers' Compensation, General Liability, Auto	\$1.5–2M
Meat Casing Manufacturer	Workers' Compensation	\$600–650K
Beverage Manufacturer	Workers' Compensation, Auto	\$2.5–3M
Food Additive Manufacturer	Workers' Compensation, Auto	\$800–850K
<b>WHOLESALE/DISTRIBUTION</b>		
Packaging Distributor	Workers' Compensation, General Liability, Auto	\$4–4.5M
Wine Distributor	Workers' Compensation, Auto	\$2–2.5M
Durable Goods Manufacturing Distributor	Workers' Compensation, Auto	\$1–1.5M
Ice Cream Distributor	Workers' Compensation	\$1–1.5M
Landscaping Products Distributor	Workers' Compensation, General Liability, Auto	\$1–1.5M
<b>HEALTHCARE</b>		
Network of Dialysis Centers	Workers' Compensation, Auto	\$1–1.5M
Skilled Nursing Facility Management	Workers' Compensation	\$500–600K
Teaching Hospital System	Workers' Compensation	\$1–2M
Regional Hospital	Workers' Compensation	\$500K–1M
Long-Term Care & Skilled Nursing	Workers' Compensation	\$700–800K
<b>GENERAL BUSINESS</b>		
Vehicle Dealers	Workers' Compensation	\$600–640K
Fast Casual Dining Chain	Workers' Compensation, Auto	\$1.5–2M
Facilities Management	Workers' Compensation, General Liability, Auto	\$1–1.5M
Waste Hauling & Recycling	Workers' Compensation, Auto	\$4–4.5M

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**PMA COMPANIES (PMA)** is a trusted leader and recognized expert in commercial risk management insurance solutions and services. PMA specializes in workers' compensation, commercial auto, general liability, and commercial package & umbrella coverages as well as offering claims administration and risk management services through PMA Management Corp., its wholly owned TPA. PMA's issuing insurance companies are Pennsylvania Manufacturers' Association Insurance Company, Manufacturers Alliance Insurance Company, and Pennsylvania Manufacturers Indemnity Company. PMA is part of Old Republic International, a Fortune 500 company (NYSE: ORI). [ORGIG.COM](http://ORGIG.COM)