





## Specialty Markets Business Overview

PMA Specialty Markets works in partnership with our alternative risk clients and brokers to optimize their financial results by leveraging the benefits of captives and groups. A proven provider of alternative solutions, we use a highly collaborative, flexible approach in structuring your solution—becoming a true partner in understanding and addressing your unique business and financial needs.

### PMA Proof Points

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

Our captive experts average nearly 30 years’ experience in developing specialized solutions tailored for our clients’ specific risk profiles.

PMA structures rent-a-captive and client-owned captive programs for workers’ compensation, general liability, commercial auto liability, inland marine, and commercial property coverages. Our captive clients span a variety of industries and structures:

- |                               |                                |                                   |                 |
|-------------------------------|--------------------------------|-----------------------------------|-----------------|
| • Associations                | • Healthcare/<br>Nursing Homes | • Real Estate                     | • Groups        |
| • Auto & Equipment<br>Dealers | • Hospitals                    | • Self Storage                    | • Heterogeneous |
| • Coin Collectors             | • Manufacturers                | • Social Services                 | • Homogeneous   |
| • Franchise Restaurants       | • Motor Truck Cargo            | • State Universities<br>& Schools | • Quota Share   |

We seek clients for PMA captives who value collaboration and long-term stability, and who want a true partner in achieving their business objectives. Our ideal captive partner generally has the following attributes:

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|--|--|
| • Sophisticated buyers focused on total financial performance—not just premium | • Proactive safety culture with key risk management and return-to-work initiatives |
| • Knowledgeable, capable of assuming risk and seeking long-term stability      | • Strong balance sheet   |

*PMA Vantage Captive is our heterogeneous group captive for workers’ compensation, auto, and general liability available exclusively through our agents and brokers. It offers a simplified structure that lowers capital commitment and can return underwriting profits and investment income to members.*

### Groups

Strength in numbers—that is the basis for PMA workers’ compensation group programs. We help clients with similar risk characteristics to join together in homogeneous groups for greater purchasing power. The result is access to programs that utilize proactive, innovative risk management solutions to deliver results.

PMA group members’ characteristics and loss exposures are used to determine frequency and severity of loss. This approach enables us to identify shared risk characteristics among members and create opportunities for members to benefit from the collective output of the whole. The ideal partners for PMA groups generally have the following attributes:

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|--|--|
| • Small to mid-size businesses   | • State-specific   |
| • Annual group premium minimum of at least \$1 million of similarly sized accounts | • Homogeneous risks written through a central distribution or placement facility |

## 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](http://www.oldrepublic.com)

### Sampling of Recently Written PMA Specialty Markets Business

Account	Coverage(s)	Total Premium
<b>Captives</b>		
Dunkin Donuts Franchises	Workers' Compensation, Auto, General Liability	\$1.5 million
Quick Service Restaurants	Workers' Compensation, Auto, General Liability	\$20 million
Heterogeneous State Act Companion Program to USL&H Accounts	Workers' Compensation	\$6 million
Social Service	Workers' Compensation	\$4.5 million
Wood Products	Workers' Compensation	\$4 million
Conglomerate	Workers' Compensation, Auto, General Liability	\$3 million
Camps	Workers' Compensation	\$3.8 million
Auto Dismantlers	Workers' Compensation	\$1.5 million
Tenant & Renter Content Coverage	Property / Inland Marine	\$30 million
Condominiums	Workers' Compensation	\$10 million
State Fund Out-of-State Coverage	Workers' Compensation	\$1.5 million
Roofer	Workers' Compensation, Auto, General Liability, Property	\$1.8 million
Temporary Staffing	Workers' Compensation	\$1.8 million
School Bus Operator	Workers' Compensation	\$2.5 million
Public Schools	Workers' Compensation	\$2 million
Motor Truck Cargo	Inland Marine	\$6 million
Equine	Workers' Compensation	\$1.8 million
Budget Auto Rental Franchise	Auto	\$1.5 million
Collectable Dealers	Inland Marine	\$1.8 million
<b>Fixed Cost Groups (Dividends Available)</b>		
Marinas	Workers' Compensation	\$3.5 million
Transportation	Workers' Compensation	\$5 million
Education	Workers' Compensation	\$6 million
Habitational	Workers' Compensation	\$2 million
Manufacturing	Workers' Compensation	\$2 million
Agricultural	Workers' Compensation	\$2.5 million
Terminal Transfer	General Liability	\$600,000

#### For additional information, please contact your PMA Representative or:

PMA Companies • 380 Sentry Parkway • Blue Bell, PA 19422-0754  
800.222.2749 • [www.pmacompanies.com](http://www.pmacompanies.com)