

Commercial Auto Insurance

Extensive Protection for Your Transportation Risks



PMA's Commercial Automobile Insurance Program protects your business with a comprehensive approach to your transportation risks. You will have a dynamic program of specialized coverages, along with expert risk control and claims services with our exceptional service platform.

Commercial Auto Insurance

PMA offers a full line of commercial automobile liability coverages. You will have the flexibility to select coverage options to help reduce uncertainty and to maximize the successful implementation of exposure controls.

Our program can include:

- ISO Commercial Auto products plus enhanced PMA independent forms with broadened coverages
- PMA ExcelleratorPLUS—our broad endorsement, providing you with frequently requested coverage enhancements:
 - Unintentional Failure to Disclose Hazards
 - Audio, Visual, and Data Electronic Equipment Coverage
 - Knowledge and Notice of Accident
 - Glass Repair – Waiver of Deductible
 - Supplementary Payment Extensions
 - Airbag Mechanical Breakdown Coverage
- Drive Other Car Coverage for Executive Officers (and Spouses)
- Broadened Named Insured Coverage
- Employees as Insureds
- Towing
- Rental Reimbursement Coverage
- Physical Damage – Additional Transportation Expense Coverage
- Employers Non-Ownership Liability Coverage
- Personal Effects Coverage
- Hired “Auto” Liability and Physical Damage Coverages
- Auto Loan/Lease Gap Coverage
- PMA Preferred Automobile Program for qualified clients
- Composite Rating Plan that provides for convenience in the handling of large fleets
- Deductible endorsement for auto liability, providing more options and a more flexible program structure

Leveraging the PMA Service Platform

As a commercial auto client, you can leverage PMA's successful service platform known for:

- Single point-of-contact claims management
- Highly accessible multi-disciplinary service team
- PMA Cinch, our Risk Management Information System
 - Over 100 reports available for you
 - Communication with claims adjuster directly through PMA Cinch
 - Ability to read claims adjuster notes in real time
- Ease of reporting claims: online, telephonic or fax
- Automatic assignment of claim numbers
- In-depth and collaborative account management

Risk Control Services

Our commercial auto risk control services provide you with successful guidance on selecting and training the best drivers, maintaining safe fleet operations, and knowing how to better investigate vehicle crashes and identify trends.

- Experienced regional staff with a strong base of technical expertise
- Expert assistance in helping you develop a Fleet Safety Program customized for your organization
- Tailored training assistance and resources for different types of commercial fleets and driving exposures

Driver Monitoring Program

Offered to all qualified accounts at no additional charge, our program uses vehicle decals to encourage the public to report safe and unsafe driving actions via a toll-free number

- Generates impressive auto claim frequency improvements

Claims Services

We offer an expert automobile claims program, highlighted by:

- Highly knowledgeable PMA commercial auto claims professionals with expertise in:
 - Bodily Injury Claims
 - Personal Injury Protection (PIP)
 - Uninsured and Under-Insured Motorist Claims
 - Collision, Comprehensive and Property Damage
- Prompt assignment, inspection and investigations
- Tenured staff with manageable workloads
- Specialized teams handling complex claims and litigation
- A Claims staff that is focused on optimum financial outcomes with a high level of customer service

PMA Stability & Financial Strength

- Over 100 years of experience
- Rated A (Excellent) by A.M. Best (reaffirmed April 13, 2017)
- 95% of clients would recommend PMA Companies
- Part of Old Republic International (NYSE: ORI) with consolidated assets of \$19.4 billion as of December 31, 2017

For additional information, please contact your broker, agent or PMA Representative.

