

# General Liability

## *Protecting Your Business and Assets*



General liability insurance is an essential component of any comprehensive commercial insurance program. PMA's general liability programs are designed to help our workers' compensation clients protect their businesses from a wide variety of liability exposures.

With a relentless focus on our clients, we work with you to jointly tackle the risk management challenges that impact your total cost of risk and business results.

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### **PMA's General Liability Insurance**

Our general liability coverages protect your business from financial loss if you are liable for a variety of damages to a third party that is caused by your services, business operations or employees, including:

- Bodily injury and property damage from *non-professional* negligent acts
- Premises liability, including slips and falls
- Claims arising from your business operations
- Personal and advertising injury liability for unintentional incidents such as libel and slander
- Liability from products you made or services you offer

We offer a variety of coverage options for your needs including:

- Additional coverage enhancements
- Stop loss protection for loss sensitive products on a per claim or per occurrence basis
- Annual aggregate deductible options on a single product basis or on multiple products basis

### **Risk Financing**

Our programs range from risk transfer to risk sharing partnerships. Your choice of risk sharing includes deductibles and retrospective rating plans. Workers' compensation, general liability and automobile liability may be combined into a single program for deductible and retrospective rating plans.

## Leveraging the PMA Service Platform

As a general liability 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, fax—automatic claims number assigned
- In-depth and collaborative account management

### Risk Control Services

Our liability risk control services provide you with successful guidance through loss prevention, mitigation and accident investigation, highlighted by:

- Experienced staff with a strong base of technical expertise
- Regional specialists offering you liability risk assessment, risk control, and education services
- Assistance in helping you develop a pro-active plan to prevent and mitigate diverse liability risks, including product safety and completed operations

### Claims Services

We take the protection of your business and assets very seriously and offer you an expert liability claims program:

- Focused on optimum financial outcomes with high levels of customer service
- Prompt investigations. If a claim is made against you, we get onsite quickly and investigate
- Tenured technical and professional staff with manageable workloads
- Specialized teams with strong technical and settlement negotiation expertise handling complex claims and litigation

## 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.

