

TPA & Risk Services

Third-Party Risk Management Services:
A Holistic Approach to Reducing Your Total Cost of Risk



Who We Are

PMA MANAGEMENT CORP. AND PMA MANAGEMENT CORP. OF NEW ENGLAND ARE PREMIER PROVIDERS OF THIRD-PARTY ADMINISTRATION (TPA) AND RISK SERVICES IN THE UNITED STATES. WE STRIVE TO EXCEED OUR CLIENTS' SERVICE EXPECTATIONS AND MAXIMIZE THEIR FINANCIAL RESULTS.

We provide complete, multi-level claims and risk management services—including claims administration programs for workers' compensation, commercial auto, general liability and commercial property, medical cost-containment programs, and risk control services.

We offer a unique, holistic approach in providing risk management programs and third-party administration services. Claims costs can be significant and PMA understands how important it is to prevent claims from occurring.

Our holistic approach integrates three key principles from risk control, claims, managed care, and risk management information services:

- **Prevent** claims before they occur.
- **Mitigate** the cost of claims with quality medical treatment and return-to-work programs.
- **Employ** post-loss risk management strategies to continue to positively impact the financial health of your organization and your employees.



“Since 2001, Prince William County’s (PWC) Office of Risk Management and PMA have developed a strong relationship where both organizations have made enormous efforts to accomplish PWC’s mission.

Both PMA and PWC have been instrumental in working together as a team which led to the success of the program.”

Lori Gray, 2013 Risk Manager of the Year

*Risk Management Division Chief, Division of Risk Management
Prince William County, VA*

What We Do

WE PROVIDE COMPLETE THIRD-PARTY CLAIMS AND RISK MANAGEMENT SERVICES

- **Claims administration programs** for workers' compensation, commercial auto, general liability, and commercial property.
- **Stewardship reporting** to drive collaborative business decisions and affect positive results.
- **Full managed care services**, including medical cost containment programs, nationwide pharmacy and physician networks, and nurse case management.
- **Risk control services**, including risk management consulting, loss analysis and benchmarking, industrial hygiene, occupational health, and safety training.
- **Account management** supported by a multi-faceted service team of claims, risk control, and managed care experts.
- **RMIS Tool, PMA Cinch®**, offers comprehensive claims and loss information, as well as data analytics at your fingertips.

TYPES OF PROGRAMS WE ADMINISTER:

- Individual Self-Insurance
- Self-Insured Groups
- Associations
- Captives
- Auto, Liability, and Property SIRs
- Insurance Companies
- Trusts
- Deductible Programs
- Risk-Retention Groups
- MGA/MGU Programs



"I am very happy with these results and our partnership with PMA."

Monica Lindsay, University of Pennsylvania
Workers' Compensation Manager, regarding Penn's first 18 months with PMA.

Results include an 83% closure rate on 243 existing workers' compensation claims, 35% reduction in outstanding reserves, \$1.8 million in recoveries, and nearly 60% savings on billed medical charges.

25+ Years
of Specialized TPA Experience

How We Do it

OUR HOLISTIC APPROACH TO RISK MANAGEMENT HELPS TO PREDICT AND MANAGE LOSS TRENDS TO REDUCE YOUR TOTAL COST OF RISK

PRE-LOSS STRATEGIES

We partner with clients to understand their loss drivers and implement effective risk control measures.

Our pre-loss strategies include the following:

- **Risk management assessment** — we complete an assessment of your operations and risk management program to identify your loss exposures and opportunities for improvements to lower your frequency and severity of claims.
- **Goal setting** — we collaborate with you to establish goals and identify performance metrics to guide our improvement efforts.
- **Planning** — with a focus on “return on investment,” we work with you to develop a plan to guide the improvement process and maximize risk improvement results.



“More importantly than handling our workers’ compensation claims, PMA is helping us to prevent them in the first place. Over the last 15 years, we’ve reduced our highest frequency accidents by 50% with sustainable pre-loss risk control initiatives at our dealerships. The result for our SIG members is safer workplaces, healthier employees, and the largest workers’ compensation dividend in the fund’s history. PMA is more than our TPA—they’re a true business partner.”

Don Hall

*President & CEO of Virginia Automobile Dealers Association,
a self-insured group and a 10+ year PMA client.*

95% Client
Satisfaction Rating
Per independent surveys

LOSS-REDUCTION STRATEGIES

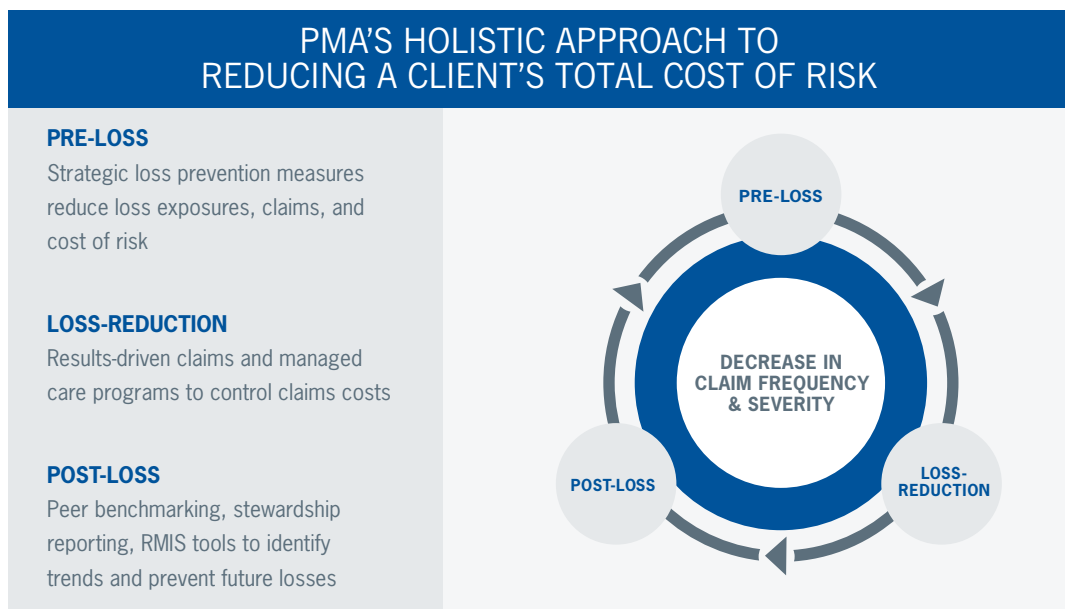
Our **claims service** is designed to minimize our clients' overall exposures and control costs. Our predictive assessment allows us to intervene early to identify and manage high-risk claims. Each step of our comprehensive claims program is structured to achieve favorable results.

Our best-in-class **managed care program** focuses on ensuring that injured workers receive quality care, managing medical costs, and reducing our clients' total claims cost. PMA's program includes best practices:

- Medical Bill Review
- Nurse/Medical Code Expert Examiners
- Pharmacy Benefits Management Program
- Utilization Review Program with Medical Peer Review
- Workers' Compensation PPO & Specialty Networks

POST-LOSS STRATEGIES

We *continuously* execute post-loss strategies to further drive down your costs, including recovery strategies and fraud protection. Our tracking and monitoring strategies help to ensure your program is achieving maximum value and facilitate quick intervention if any challenges arise.



The Proof

PMA'S HOLISTIC APPROACH CAN ACHIEVE A POSITIVE IMPACT ON YOUR RISK MANAGEMENT PROGRAM

We execute pre-loss, loss-reduction, and post-loss strategies, as well as work with you to create a culture that helps reduce your risk management expenses.

- Root-cause identification and analysis
- Enhanced timeliness of loss payments
- Medical cost savings
- Settlements
- Claims frequency and duration reduction
- Reduced loss payments
- Recoveries
- Increased closure rates
- Benchmarking
- Fraud detection

Why PMA?

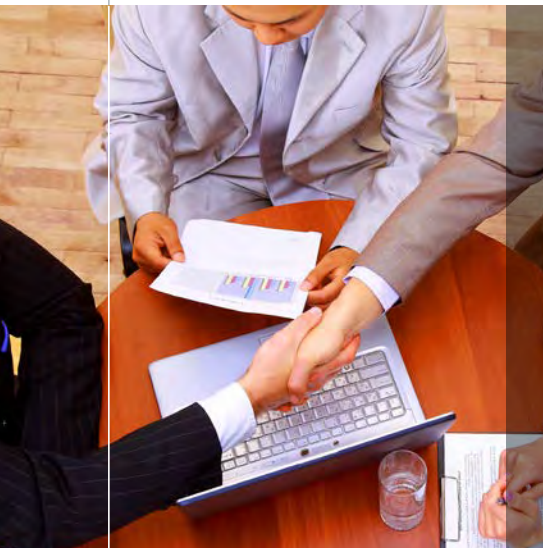
WE ARE KNOWN FOR DELIVERING TANGIBLE VALUE AND HAVING A SERVICE-DRIVEN CULTURE WITH KNOWLEDGEABLE, EXPERIENCED, AND PASSIONATE EMPLOYEES.

OTHER KEY BENEFITS:

- Part of PMA Companies, offering claims and risk management services since 1915
- Powerful claim management system for improved data capture and reporting
- Very effective RMIS tool, PMA Cinch®, including our “Executive Dashboard”
- Proven quality assurance, including SSAE 16 (SOC1) Type 2 Certified
- Carrier partners include most of the major insurance carriers

PMA TPA & RISK SERVICES SUCCESS

- National Award-winning clients for their risk management programs
- One of the top TPAs in the U.S.
- Strong year-over-year revenue growth
- Approximately 98% client retention
- Focused on driving down clients' total cost of risk



“It makes my day-to-day claims management, risk reporting, and claims analysis responsibilities for the city much easier than before. I’m a huge PMA Cinch fan.”

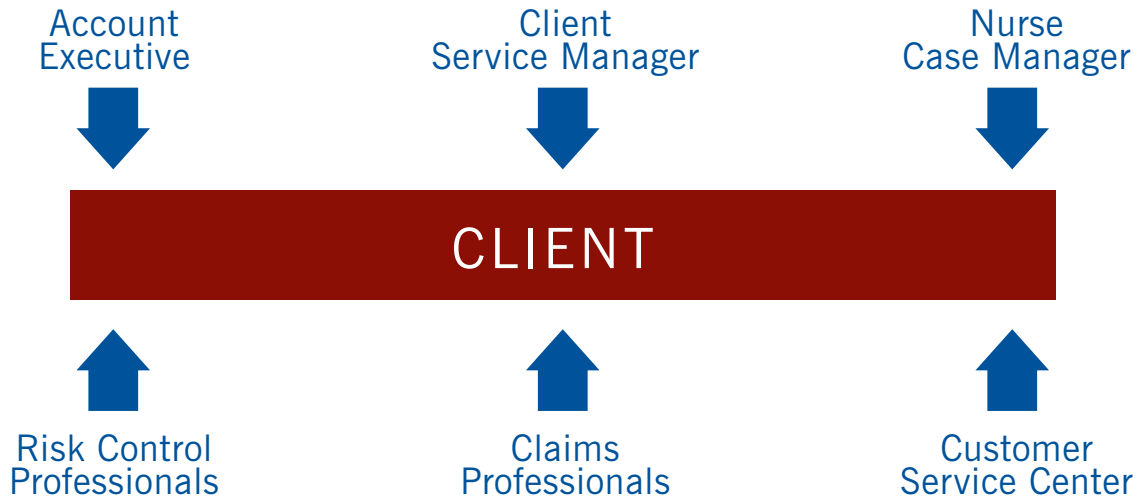
Joy Baker

Johnson City’s Director of Risk Management, commenting on PMA’s Risk Management Information System.

98% TPA client
Retention

OUR ACCOUNT MANAGEMENT PROCESS

Our holistic approach is executed by designated service teams. The results: strong, collaborative relationships; a deeper understanding of your business; and greater value and results for you.



OUR INVITATION

At PMA, we seek to partner with clients who share similar values and culture. If your organization is looking for more tangible value and a truly collaborative, long-term relationship, we encourage you to contact PMA to learn more.

For additional information, please contact:

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About PMA Companies

With over 100 years of experience, we are a trusted leader and recognized expert in commercial risk management insurance solutions and services. We specialize in workers' compensation and holistic TPA services. With a relentless focus on clients, we work with them to jointly tackle the risk management challenges that impact their total cost of risk and business results.

Our service-driven culture is one of accountability, teamwork, and performance—so every day, every employee is working hard on behalf of our clients.

PMA Companies includes **PMA Insurance Group**, **PMA Management Corp.**, and **PMA Management Corp. of New England**. Headquartered in Blue Bell, Pennsylvania, PMA Companies is part of the Old Republic General Insurance Group (www.orgig.com), the largest business segment within the Old Republic International Corporation (NYSE: ORI), one of America's 50 largest shareholder-owned insurance businesses which currently ranks among the Fortune 500 list of the Nation's biggest companies.

