

## PMA Vantage Captive

### A Heterogeneous Multi-Line Group Captive Exclusively For PMA Agents & Brokers

VANTAGE's mission is to be the premier group captive in the industry, empowering like-minded business owners to achieve better results through alternative risk sharing solutions, aggressive risk management, and superior claims services. Vantage is exclusively provided by PMA Companies, part of the Old Republic Insurance Group, and offers a way to take risk and share underwriting and investment income profits. Domiciled in Vermont, Vantage lines include workers' compensation, auto, and general liability with each member afforded the insurance buying power of a group.

In PMA, you get a captive facilitator with over 100 years of workers' compensation expertise and the full support of an insurance carrier, including underwriting, claims, managed care, RMIS tool, actuarial, and risk control. We have 20+ years of captive and alternative risk experience and are true partners in making Vantage work for you.

#### WHY VANTAGE?

- Designed **exclusively** for PMA agents/brokers
- **Transparency** of results and greater **ease** of entry
- Provides smaller clients **buying power** typically reserved for larger clients
- Allows clients to assume **risk and** share in **profits**
- **Protection** from the volatility of market conditions
- **Local** PMA contacts and **service** teams
- **Competitive** cost structure
- PMA's **knowledge and expertise** in a variety of industries



#### TARGET CLIENT

- All lines premium between \$250,000 and \$750,000
- Knowledgeable, capable of assuming risk and seeking long-term stability
- Proactive safety culture with key risk management and return-to-work initiatives
- Focus on total financial performance



## STRUCTURE

- 50/50 and 75/25 quota share options for expenses, collateral and profit
- Lower capital commitment allows for easier entry to an alternative risk product
- Simplified structure offers complete transparency

## INTEGRATED SERVICE PLATFORM

- Claims serviced by PMA's TPA Operations, PMA Management Corp.
- PMA Risk Control Services to help manage your total cost of risk
- PMA Managed Care Solutions to manage medical and pharmacy spend
- Access to PMA Cinch, our online risk management information system

## FINANCIAL STRENGTH & STABILITY

PMA Companies is part of the Old Republic General Insurance Group, which offers a wide variety of property & casualty insurance coverages and related services. Our parent company, Old Republic International Corporation, is one of the nation's 50 largest publicly held insurance organizations, with consolidated assets of approximately \$19.35 billion as of June 30, 2017. PMA Companies insurance contracts are issued by one or more of the following: Pennsylvania Manufacturers' Association Insurance Company; Manufacturers Alliance Insurance Company; Pennsylvania Manufacturers Indemnity Company, rated A (Excellent) by A.M. Best and A2 Stable by Moody's.

## SERIOUS ABOUT OUR PARTNERS' & CLIENTS' SUCCESS

We work closely with producers who specialize in this segment and are committed to long-term partnerships with their clients. Our success is measured by the results we achieve for them.

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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. PMA Companies includes PMA Insurance Group, PMA Management Corp., and PMA Management Corp. of New England. Headquartered in Blue Bell, PA, PMA Companies is part of the Old Republic General Insurance Group ([www.oldrepublicinsurancegroup.com](http://www.oldrepublicinsurancegroup.com)), the largest business segment within the Old Republic International Corporation (NYSE: ORI), one of the nation's 50 largest publicly held insurance organizations.

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

