

# Risk Management Services Business Overview

PMA works in collaboration with our brokers and risk-sharing clients to develop long-term workers' compensation and casualty program structures that are results-driven. Customized solutions for clients include retention of a portion of risk via deductibles, self-insured retentions (SIRs), and/or retrospective programs. Our integrated program designs blend innovative underwriting and financial solutions with data-driven claims and risk management services.

## RISK MANAGEMENT SERVICES FOR LARGE BUSINESSES

- Flexible, sustainable casualty programs for clients who want to share risk
- Various collateral options, including letters of credit, custodial trusts and cash
- Responsive organization for ease of doing business and prompt decision making

## INDUSTRY FOCUS/UNDERWRITING EXPERTISE

Our underwriting teams look at each risk as unique; terms and conditions are tailored to each client's individual exposures with custom risk-financing solutions. Customized Workers' Compensation and Casualty programs are available for a wide variety of industry classes with particular success in:

- Educational Institutions
- Manufacturing
- Food Processors
- Retailers
- Wholesale/Distribution
- Healthcare

## PMA ACCOUNT MANAGEMENT PROCESS

*Focused on Reducing Our Clients' Total Cost of Risk*



## SAMPLING OF SUCCESSES

| INDUSTRY                                | LINE(S) OF BUSINESS                            | PREMIUM**   |
|---|--|-------------|
| <b>MANUFACTURING</b>                    |  |             |
| Specialty Plastics Manufacturer         | Workers' Compensation, General Liability, Auto | \$1–1.5M    |
| Cutting Machine Manufacturer            | Workers' Compensation, Auto                    | \$900K–1.2M |
| Vehicle Manufacturer                    | Workers' Compensation                          | \$9–9.5M    |
| Optical Equipment Manufacturer          | Workers' Compensation                          | \$700–750K  |
| Trailer Manufacturer                    | Workers' Compensation                          | \$600–650K  |
| <b>FOOD PROCESSING</b>                  |  |             |
| Ice Cream Manufacturer                  | Workers' Compensation, General Liability, Auto | \$1.5–2M    |
| Meat Casing Manufacturer                | Workers' Compensation                          | \$600–650K  |
| Beverage Manufacturer                   | Workers' Compensation, Auto                    | \$2.5–3M    |
| Food Additive Manufacturer              | Workers' Compensation, Auto                    | \$800–850K  |
| <b>WHOLESALE/DISTRIBUTION</b>           |  |             |
| Packaging Distributor                   | Workers' Compensation, General Liability, Auto | \$4–4.5M    |
| Wine Distributor                        | Workers' Compensation, Auto                    | \$2–2.5M    |
| Durable Goods Manufacturing Distributor | Workers' Compensation, Auto                    | \$1–1.5M    |
| Ice Cream Distributor                   | Workers' Compensation                          | \$1–1.5M    |
| Landscaping Products Distributor        | Workers' Compensation, General Liability, Auto | \$1–1.5M    |
| <b>HEALTHCARE</b>                       |  |             |
| Network of Dialysis Centers             | Workers' Compensation, Auto                    | \$1–1.5M    |
| Skilled Nursing Facility Management     | Workers' Compensation                          | \$500–600K  |
| Teaching Hospital System                | Workers' Compensation                          | \$1–2M      |
| Regional Hospital                       | Workers' Compensation                          | \$500K–1M   |
| Long-Term Care & Skilled Nursing        | Workers' Compensation                          | \$700–800K  |
| <b>GENERAL BUSINESS</b>                 |  |             |
| Vehicle Dealers                         | Workers' Compensation                          | \$600–640K  |
| Fast Casual Dining Chain                | Workers' Compensation, Auto                    | \$1.5–2M    |
| Facilities Management                   | Workers' Compensation, General Liability, Auto | \$1–1.5M    |
| Waste Hauling & Recycling               | Workers' Compensation, Auto                    | \$4–4.5M    |

For additional information, please contact your PMA Representative,  
call us today at **800-222-2749** or visit **PMACOMPANIES.COM**

**PMA COMPANIES (PMA)** is a trusted leader and recognized expert in commercial risk management insurance solutions and services. PMA specializes in Workers' Compensation, Commercial Auto, General Liability, Commercial Package & Umbrella coverages as well as offering Claims Administration and Risk Management services. PMA Companies is part of Old Republic International, a Fortune 500 company (NYSE: ORI). **ORIG.COM**

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\*\*Large deductible account premium adjusted to represent full value.



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